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STATUE OF STEPHEN GIRARD CITY HALL PLAZA, PHILADELPHIA, UNVEILED MAY 20, 1897.

# STATUE OF STEPHEN GIRARD

RECORDS OF ITS ERECTION  
AND UNVEILING

CITY HALL PLAZA, PHILADELPHIA, MAY 20, 1897

WITH

COMMEMORATIVE POEM BY H. HANBY HAY

AND

HISTORICAL ESSAY BY GEORGE P. RUPP

*Philadelphia Centennial Association*



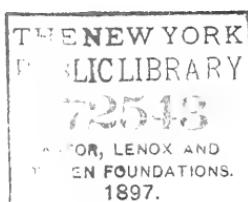
PHILADELPHIA  
PRINTED BY J. B. LIPPINCOTT COMPANY  
1897

THIS BOOK IS EDITED, AT THE REQUEST OF  
THE COMMITTEE ON GIRARD STATUE, BY

GEORGE P. RUPP.

LIBRARY, GIRARD COLLEGE,

July 30, 1897.



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REPORT OF THE SECRETARY OF THE COMMITTEE ON GIRARD STATUE.



REPORT  
OF THE  
SECRETARY OF THE COMMITTEE ON  
GIRARD STATUE.

---

THROUGH the beneficence of one man the world has been the annual recipient for forty-five years past of a body of young men well equipped, mentally and physically, to take a leading part in her labors, so that at the present time there are four thousand men in the various walks of life who have been benefited and in turn are benefiting her through the medium of the training acquired under the legacy of Stephen Girard. Scattered as they are, an estimate of their value to mankind would be mere conjecture, but a comparison of the array of representatives of legislative bodies, of the bar, the pulpit, the commercial house, the college faculty, and the skilled workshop, with the mass of penniless children from which they have been developed, gives absolute proof of the vast good resulting to humanity from the upward struggle of these four thousand, and, incidentally, from the endowment of their great benefactor. It was for the purpose of paying tribute to his memory that the Alumni of Girard College eagerly grasped the opportunity (the approach of the fiftieth anniversary of the admission of boys into the institution) to present to his adopted city his statue, and, at the suggestion of the President of the Board of Directors of City Trusts, the

custodians of the estate covered by the will, a committee of nine was appointed by the President of the Alumni, and a meeting for organization was held on December 17, 1895. To this committee was given full power to erect a statue at a cost of ten thousand dollars, the fund to be made up of popular subscriptions.

So encouraging were the responses to the committee's call for contributions that within one month, on January 20, 1896, a circular was issued asking proposals for the work. Twenty-five sculptors submitted sketch models in competition, which were exhibited during the week of May 20. After carefully considering the models the committee rejected all of them, and requested five sculptors, selected from the competitors, to submit new sketches. This was done, and on June 20 the contract was awarded.

Regular meetings of the committee were held, the work was closely inspected in its various stages, and suggestions were courteously considered by the sculptor. Though the time allowed for the work was brief, the statue was completed punctually and set in position on the west plaza of City Hall.

The pedestal is of light gray granite and is nine feet one inch high. Surmounting this is the figure, made of standard bronze, which, with the plinth, carries the total height of the statue to eighteen feet four inches. On the front of the pedestal, in addition to the name of Girard and the dates of his birth and death, is cut in granite a bass-relief of the ship "Water-Witch." On one side of the pedestal is a bronze panel representing Girard's career as "Mariner and Merchant," and on the opposite side another bronze panel exemplifying the philanthropic view of his life in a reproduction of the Main Building of Girard College, while on the rear of the pedestal is cut in granite the inscription, "Philadelphia's Greatest Phi-

lanthropist. Erected by the Alumni of Girard College and the People of this City and Commonwealth, 1897."

Within the figure were placed two copper cylinders, hermetically sealed, containing the following papers:

Copy of the Will of Stephen Girard.

Act of Assembly creating the Board of Directors of City Trusts.

Abstracts from other wills under the jurisdiction of the Board.

Reports of the Board of Directors of City Trusts for 1895 and 1896.

Cards of admission to the Girard College for various celebrations from 1887 to 1896, and visitor's ticket for 1897.

Acknowledgment of gifts to the library of Girard College.

Course of study at Girard College.

Photographs of the main building of Girard College and of the entrance to the grounds.

Report of the unveiling of the Stephen Girard Memorial Tablet in the chapel at Girard College, November 19, 1895.

Circulars of the Girard Statue Committee.

List to May 15, 1897, of the subscribers to the statue fund.

Order of exercises for the unveiling, May 20, 1897.

*Steel and Garnet* for May, 1897.

*The Sunday Press* for May 16, 1897.

*The Philadelphia Record*, May 17, 1897.

*The Public Ledger*, May 17, 1897.

Order of exercises of the Stephen Girard Lodge at the Masonic Home, Sunday afternoon, May 16, 1897.

Thursday, May 20, 1897, the one hundred and forty-seventh anniversary of the birth of Stephen Girard, was an ideal day. Nature vied with man in making the

celebration a fit one. The figure of Girard was embraced in the soft folds of two flags, which seemed to glory in covering him with the honor due by his native and his adopted countries. To the right and left of the statue arose platforms occupied by the speakers and the invited guests of the Alumni, embracing officials of the nation, commonwealth, and municipality. Directly opposite towered another stand, on which were seated pupils and officers of Girard College. More than one thousand Alumni, preceded by their band of music and followed by five hundred ununiformed pupils of Girard College, and the battalion of Girard College Cadets, numbering five hundred, and accompanied by its band, forming a stately column a mile in length, marched from the Alumni House down Broad Street to Pine Street, and countermarched to a position directly in front of the statue, after being reviewed by the Governor of Pennsylvania and the Mayor of Philadelphia. The published programme of the ceremonies was carried out without the slightest interruption.

The Committee on Girard Statue, in presenting the accompanying volume, concludes its task. Its service has been one of love, and it trusts that the work accomplished will be instrumental in nurturing in the minds of our people the principles which have made the name of Girard to be honored in all parts of the globe nearly three-quarters of a century after his death.

W. WALLACE ALEXANDER,  
*Secretary Girard Statue Committee.*

PHILADELPHIA, June 10, 1897.

REPORT OF THE CHIEF MARSHAL.



REPORT  
OF THE  
CHIEF MARSHAL.

---

I HAVE the honor, as Chief Marshal of the parade in connection with the unveiling ceremonies of the Statue of Stephen Girard on May 20, 1897, to report as follows:

I received the official notice of my appointment on February 25, 1897. On May 13 I issued the following order:

HEAD-QUARTERS, GIRARD COLLEGE ALUMNI,  
1502 Poplar Street, Philadelphia, May 13, 1897.

GENERAL ORDER.

The following information is hereby given out for the guidance of the Girard College Alumni on May 20, 1897:

1. The following are hereby appointed Aides on the Staff of the Marshal:

GEORGE S. WINDLE.  
THOMAS FLOOD.  
ROBERT ERSKINE.  
HERMAN A. TEUFEL.  
WM. E. DOUGLASS.  
GEORGE JAMES.

2. Herman A. Teufel is hereby appointed Chief of Staff.
3. Walter R. Sellers is hereby appointed orderly to the Marshal.
4. The formation of the parade will commence at one o'clock, and all are requested to be present as soon after that time as possible.
  - (a) The band will report to the Adjutant at 1.30 o'clock, and will take up its position on Poplar Street below 15th Street.
  - (b) The Staff will assemble on Poplar Street west of 15th Street.

(c) The graduates from the earliest classes to 1880, inclusive, will report to Aides Blascheck and Windle, and will form on Poplar Street between 15th and 16th Streets.

(d) The graduates from 1881 to 1892, inclusive, who do not belong to any Class organization, will report to Aides Flood and Douglass, and will form on 16th Street north of Poplar Street.

(e) The classes that are organized will report to Aide Teufel, and will form in order of seniority on Poplar Street west of 16th Street.

(f) All other graduates and former students will report to Aides Erskine and James, and will form on 16th Street below Poplar.

(g) The Aides will report to the Adjutant when their respective divisions are in readiness to move, which must be before 1.45, as the parade will start promptly at that time.

5. All paraders will wear dark clothes, black derby hats, and white gloves. Canes will be on sale at the Club House for a small sum. Badges will be provided for the paraders, and the wearing of these badges will admit the graduates to the College in the evening.

6. The parade will start at 1.45 P.M. sharp and will proceed down Poplar Street to Broad; down Broad to Pine Street, passing on the east side of the Public Buildings; countermarch at Pine Street; march up Broad Street and take position on the west side of the Public Buildings.

7. The parade will be reviewed at the Union League by the Governor of Pennsylvania and others. When passing the reviewing stand the mounted officers will salute by raising the hat, commanders of sections and platoons will salute with the cane in the manner prescribed for commissioned officers in the United States Drill Regulations. None others will salute.

8. On the return of the column to the Public Buildings, when the head of the column has turned to the west, the Alumni will halt. The College Battalion will march through the Public Buildings, entering by the south entrance and coming out the west, and will take up the position assigned them. Then the Alumni column will march to its place and close in mass.

All paraders are cautioned against breaking ranks at this time, but will march in an orderly manner to their position. Failure to do this will occasion great disorder and confusion.

9. After the exercises at the monument the parade will be dismissed.

10. The Marshal expects that throughout both the parade and the exercises strict military discipline will be maintained by all, as in this way only can a creditable showing be made and the parade a success.

By Order of

DANIEL W. BUSSINGER, *Chief Marshal.*

THOS. W. WOOD, *Adjutant.*

The members of the Alumni and pupils of Girard College met promptly at the Girard College Alumni House, Fifteenth and Poplar Streets, on the afternoon of May 20. The right of the line consisted of seventeen hundred and sixty-six of the Alumni and pupils. The parade was headed by forty-six survivors of the first hundred pupils admitted to the College. The other members followed in the order of their graduation. Following these came the ununiformed College boys to the number of five hundred. The marching of these young boys received much applause along the route. Then came the battalion of Girard College Cadets, five hundred and thirty in number, headed by the College band. As usual, the Cadets marched like veterans and acquitted themselves in a manner that could scarcely be excelled.

The line started promptly at 1.30 P.M. and marched over the route selected by the Committee.

In closing, I wish to tender my hearty thanks to the members of my staff and to my Aides for their generous and efficient support; to Captain Frank A. Edwards, United States Army, in the command of the battalion of Cadets, and to the members of the Alumni and pupils of Girard College, for their aid in making the parade such a great success.

Thanking you for the honor you have conferred upon me, I am,

Most respectfully,

DANIEL W. BUSSINGER,

*Chief Marshal.*



ORDER OF EXERCISES AT THE UNVEILING OF  
THE STEPHEN GIRARD STATUE.



## ORDER OF PARADE.

The Parade will form at Poplar and Fifteenth Streets, in the following order:

I. CHIEF MARSHAL AND STAFF.

Daniel W. Bussinger, '58, Chief Marshal.  
Adjutant, Thomas W. Wood, '94. Orderly, Walter R. Sellers, '96.  
Chief of Staff, Herman A. Teufel, '92.

AIDES.

Robert Erskine, '85, William E. Douglass, '92,  
George S. Windle, '71, Thomas Flood, '81,  
George James, '92.

II. MUNICIPAL BAND OF PHILADELPHIA . . . . . E. D. BEALE, Leader.

III. GIRARD COLLEGE ALUMNI—in order of Seniority.

IV. PUPILS OF GIRARD COLLEGE—Ununiformed.

V. GIRARD COLLEGE BAND AND FIELD MUSIC.

1st Lieutenant Thomas M. Griffenberg, Leader.  
John W. Dady, Drum Major.

VI. GIRARD COLLEGE CADETS.

Captain, Frank A. Edwards, 1st Cavalry, U.S.A., Commanding.  
1st Lieutenant and Adjutant, Louis Stotz.  
1st Lieutenant and Quartermaster, Howard S. Kenney.

COMPANY A.

Captain, Murten J. Emery.  
1st Lieutenant, Henry W. Snyder. 2d Lieutenant, James R. Osmun.

COMPANY B.

Captain, Loughlin F. McNeill.  
1st Lieutenant, William Kelley. 2d Lieutenant, William Koegel.

COMPANY C.

Captain, John A. McCullough.  
1st Lieutenant, William Hatton. 2d Lieutenant, Henry F. Morton.

COMPANY D.

Captain, Frederick W. Firth.  
1st Lieutenant, Richard L. Williams. 2d Lieutenant, Peter Britt.

COMPANY E.

Captain, William S. Sechler.  
1st Lieutenant, Jacob H. Rowbotham. 2d Lieutenant, Philip M. Ott.

COMPANY F.

Captain, Bertram E. Dickinson.  
1st Lieutenant, Joseph T. Hill. 2d Lieutenant, William J. Davis.  
Sergeant Major, Samuel B. Wilson.

Quartermaster Sergeant, William Schmeller.

Color Sergeants, Walter W. Beaumont, William J. McCrosson.

VII. At 1.30 P.M., the column will move South on Broad Street to Locust Street, and countermarch to the City Hall.

VIII. Governor Daniel H. Hastings and Staff will review the parade from the balcony of the Union League House.

## ORDER OF EXERCISES.



1. MUSIC—"Morning, Noon, and Night" . . . . . *Suppe.*  
MUNICIPAL BAND, E. D. Beale, Leader.
2. INTRODUCTORY REMARKS BY THE CHAIRMAN, GENERAL LOUIS WAGNER.
3. PRAYER . . . . . REV. WINFIELD S. BAER, '74.
4. CHORUS—"My Country, 'tis of Thee" . . . PUPILS OF GIRARD COLLEGE.  
Under the direction of Professor Jerry March.
5. ORATION . . . . . HON. JAMES M. BECK.
6. UNVEILING OF THE STATUE by the youngest pupils of the College,  
LLOYD W. MCFETRIDGE AND CHESTER H. RICHARDS.
7. SALUTE . . . . . BATTALION OF GIRARD COLLEGE CADETS AND THE  
PUPILS OF GIRARD COLLEGE.
8. MUSIC—1. "The Star-Spangled Banner."  
2. "The Marseillaise."  
GIRARD COLLEGE BAND, Thomas M. Griffenberg, Leader.
9. PRESENTATION OF THE SCULPTOR, MR. J. MASSEY RHIND,  
By the CHAIRMAN.
10. ACCEPTANCE OF THE STATUE . . . HON. CHARLES F. WARWICK,  
Mayor of Philadelphia.
11. CHORUS—"To Thee, O Country" . . . . . PUPILS OF GIRARD COLLEGE.  
Under the direction of Professor Jerry March.
12. ADDRESS . . . . . HON. DANIEL H. HASTINGS,  
Governor of Pennsylvania.
13. MUSIC—"Greeting."  
MUNICIPAL BAND, E. D. Beale, Leader.

## COMMITTEE ON GIRARD STATUE.

*Chairman*, GEORGE W. JACKSON, '53.

*Vice-Chairman*, THOMAS P. LONSDALE, '71.

*Secretary*, W. WALLACE ALEXANDER, '58.

*Treasurer*, LOUIS WAGNER.

A. H. Fetterolf,	Thomas Perrins,
Robert J. Johnson, '70,	Lawrence Farrell, '71,
	John Nolen, '84.



## RECEPTION COMMITTEE.

JAMES H. WINDRIM, '56, *Chairman*.

FRANK M. HIGHLEY, *Secretary*.

John S. Boyd,	F. Carroll Brewster,
George W. Kendrick, Jr.,	George E. Kirkpatrick,
Heber S. Thompson,	Emil C. Wagner,
Charles H. Dougherty, '54,	William E. Littleton, '55,
William H. Kilpatrick, '54,	Theodore L. DeBow, '57,
Harry Brocklehurst, '71,	Frank F. Bell, '71,
John Norris, '72,	Robert J. Nickell, '73,
Frederick A. DeBurlo, '78,	Herman C. Horn, '81,
Frank O. Zesinger, '82,	Frederick Unrath, '88,
	Francis J. Boas, '88.



## COMMITTEE OF BOARD OF DIRECTORS OF CITY TRUSTS.

JOHN H. MICHENER, *Chairman*.

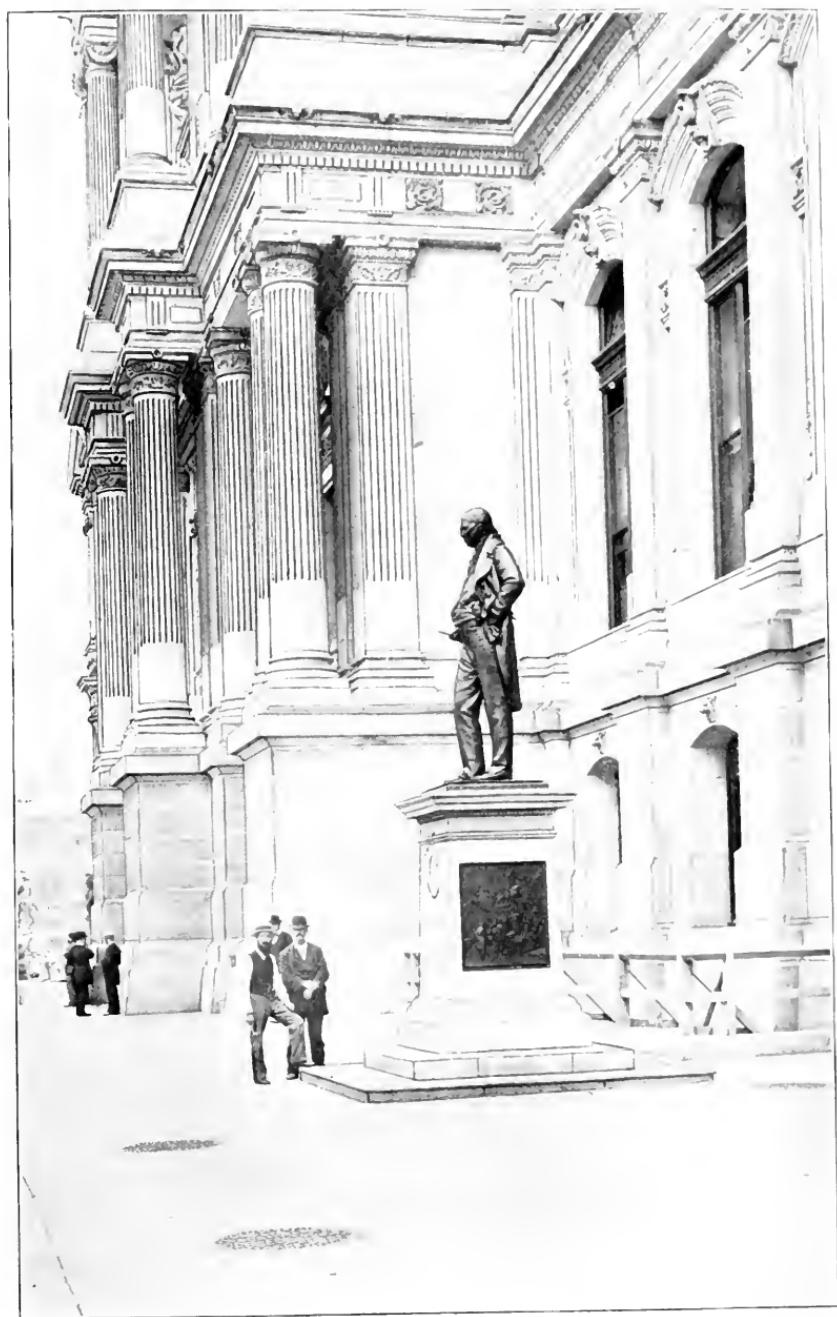
Edwin S. Stuart,

Louis Wagner.

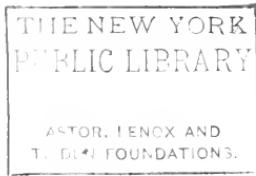


INTRODUCTORY REMARKS  
BY GENERAL LOUIS WAGNER, CHAIRMAN.





STATUE OF STEPHEN GIRARD AND NEW CITY HALL, PHILADELPHIA.



INTRODUCTORY REMARKS OF GENERAL LOUIS  
WAGNER, AS CHAIRMAN OF THE MEETING AT  
THE UNVEILING OF THE STATUE OF STEPHEN  
GIRARD, CITY HALL PLAZA, MAY 20, 1897.

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LADIES AND GENTLEMEN,—Mrs. Ellen E. Girard, a grand-niece of Stephen Girard, desiring to honor, in an enduring manner, the great services rendered our City by her distinguished kinsman during the frightful epidemic of yellow fever in 1793, caused to be placed in the chapel of the Girard College a beautiful white marble tablet, suitably inscribed, which was unveiled on November 19, 1895.

The Hon. F. Carroll Brewster, in eloquent and fitting words, presented the tablet to the Institution, and incidentally referred to the fact that nowhere in Philadelphia outside the walls of the College, was there to be found the slightest recognition of the great things that Mr. Girard had done for our City.

All were impressed with this statement, and the President of the Board of Directors of City Trusts, in his reply to Judge Brewster's address, suggested that the year 1897, the fiftieth year of the admission of the first boys into the Girard College, which was formally and officially opened on January 1, 1848, was the proper year, and the 20th of May, the birthday of Mr. Girard the day when this long-delayed duty should be discharged.

This suggestion commended itself to those present, and shortly after the Girard College Alumni Association

appointed a Committee, composed of graduates of the College and of other citizens of Philadelphia, with authority to proceed with the work of erecting a statue of their benefactor.

Their work is finished, and we stand to-day before this figure of Philadelphia's greatest philanthropist, cast of enduring bronze and placed upon a pedestal of everlasting granite, still enfolded by the flags of his native and of his adopted country.

The eloquent gentlemen who will address us will tell of Girard and of his marvellously grand beneficences to City and State; and it is for me only to indicate the purpose for which we have assembled, but permit the thought that when these glorious colors shall float aloft and we shall see the grand figure of the man who described himself as "Mariner and Merchant," we bow reverently before the memory of the man whom we call Patriot and Philanthropist: the father of thousands of poor orphan boys who by his bounty become honest and intelligent citizens.

The Rev. Winfield S. Baer, one of our boys, a graduate of the Class of 1874, a minister of the Protestant Episcopal Church, and the private Secretary of the Bishop of this Diocese, will invoke the Divine blessing.

PRAYER BY REV. WINFIELD S. BAER, '74.



## PRAYER.

BY REV. WINFIELD S. BAER.

---

ALMIGHTY God, our heavenly Father, the giver of all good gifts, we yield Thee hearty thanks for the manifold blessings, both social and individual, with which Thou hast gifted this our land. Above all, do we yield Thee praise and glory that of Thy good providence Thou didst put into the mind of him in whose memory we meet this day the good desire to manifest love for his fellows in devoting his substance to their good in many ways, but more especially in the founding of the institution which is called by his name. Direct the managers of this trust in all their doings with Thy most gracious favor, and further them with Thy continual help; endue the officers and teachers of this institution with such wisdom and patience that those who are committed to their care and guidance may develop into virtuous men and loyal citizens; grant that we and all others who enjoy this bounty may ever show forth our thanks for the same by lives of truth and love. So rule the hearts of the Governor of this State and the Mayor of the city which he loved so well that they may ever seek Thy honor and glory; and so pour into the hearts of all citizens that most excellent gift of charity that they may follow his noble example of loving service by the consecration of their time and wealth to the care of the sick, the relief of the distressed, the training of the young, the visiting the fatherless and the widow in their affliction.

All this we humbly ask in the name of Him who, being rich, for our sakes became poor, that we might be made rich through Him, our Lord and Saviour Jesus Christ. Amen.



ORATION BY HON. JAMES M. BECK.





PANEL ON PEDESTAL OF STATUE OF STEPHEN GIRARD.





PANEL ON PEDESTAL OF STATUE OF STEPHEN GIRARD.

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TILDEN FOUNDATIONS.

## ORATION ON STEPHEN GIRARD.

BY HON. JAMES M. BECK.

---

WE are met to-day, my fellow-citizens, to repay in some slight measure a sacred debt to the dead. It is not creditable to Philadelphia that this obligation of gratitude is so long overdue. Sixty-six years ago, when the hallowed joys of Christmas-tide gladdened the hearts of our people and the merry laughter of children resounded in their homes, an old man, as full of grief as years, without wife to smooth his dying pillow or children to receive his parting blessing, wearily sank into the dreamless sleep of the dead and rested forevermore from his labors. Years before he had experienced that compensation of long life, to which Prince Bismarck gave such feeling testimony not many days ago, when he said, "One of the advantages of becoming old is that one becomes indifferent to hatred, insult, and calumny, while one's capacity for good-will and love is increased." It did not require the winter of age to give Girard this serenity of mind, for his heroic soul had ever felt that conscious integrity of purpose which made him indifferent to either the censure or praise of his fellow-men. For many years he had cherished in the depths of his impenetrable soul as lofty and noble a purpose as ever animated the mind or heart of man. To suffer and be silent, to labor and to reap, that he might live forever in an eternity of benefaction. Unmindful of the malevolent

criticism of his fellow-men, indifferent to their reckless perversion of his motives, sparing himself no reasonable exertion of mind or body by day or night, denying himself the luxuries of affluence, working while the day of life remained, until his blinded vision and palsied hand could not find the door of his bank, "Old Girard," as his fellow-citizens somewhat contemptuously called him, kept bravely on in his appointed way, until with parting blessing and dying hand he gave to the city that he loved so well the accumulated product of his self-denying labors. And yet until to-day the city which he made the legatee of an imperial fortune had not raised so much as one stone upon another to attest its gratitude for services so distinguished and sublime.

Memorials there are of Stephen Girard, but they owe their existence to his own bounty. Delaware Avenue, which should have received his name, for whose construction and maintenance he provided a princely endowment, near to whose front he lived in modest simplicity for sixty years, and from whose docks his vessels sailed to the farthest ports of the world, is a monument to his far-seeing sagacity and public spirit. The Bank of Stephen Girard still exists to attest a patriotism which was willing to risk all for the honor of the country. The many institutions of religion and charity, to which in life he was a constant and generous contributor, still perform their gracious ministrations of mercy in part through his bounty, and should ever remind us of his noble catholicity of spirit, which knew no race, creed, or nationality in his benefactions. The orphaned children, whose tears he has wiped away, and whose lives of usefulness and honor owe so much to his self-sacrifice, are living memorials of Girard, "not made with hands," and to stand "eternal in the heavens" in proof of his nobility of purpose. The college which bears his

name,—in all the diadem of Philadelphia's charities its richest jewel,—from which as from an unfailing fountain-head a stream of benefaction flows, is in an especial sense his memorial. Its central temple, reflecting in its white and enduring marble the flawless purity of his purpose and the indestructible permanence of his work, whose perfect art fitly symbolizes the moral beauty which called it into being, and at whose portal he stands in effigy welcoming forever his parentless wards, is his tomb. No warrior or king has a nobler. A child of no century, but a fit companion for the ages, a thousand years will but enhance its charms, for its perfect beauty time cannot wither nor custom stale. Of this temple—not of superstition, but of love—the spirit of Girard could say in the words of Horace:

“Exegi monumentum ære perennius  
Regalique situ pyramidum altius.”

All this Philadelphia has accepted from his hands, but what has she ever given in return for a gift so imperial in its munificence?

That great ethical teacher of our century, Carlyle, has well said that “the character of a people is shown by the regard they have for their great men, their heroes, their benefactors.” Measured by this standard, what must not be our humiliation, O men of Philadelphia! In proportion to our just renown are we not wanting in civic pride and gratitude? Philadelphia, the great historic city of the western hemisphere and the birthplace of the noblest republic of all time, is too content to ignore its past, and speak with hesitating and depreciating terms of its future. The Philadelphian has no desire, like Sebastian in “Twelfth Night,” to

“satisfy our eyes  
With the memorials and things of fame  
That do renown this city.”

Unique among American cities in having a founder, she can rejoice in her paternity, for Penn was one of the choice spirits of all times; and yet the city can be searched in vain for any adequate statue of him, whose very name is inseparably linked with our great Commonwealth, unless we except the huge bronze finial to yonder tower. Franklin, whose imperishable fame fills two hemispheres, and who was so honorably identified with the city of his adoption, has no appropriate monument to recall his public services. The man who "wrested the lightnings from the heavens and the sceptre from tyrants" rests in the neglected corner of an abandoned cemetery. Robert Morris, whose patriotic services were rewarded by his grateful countrymen by two years' confinement in a debtors' jail, has not even a tablet to recall to our sluggish memories his patriotic achievements. We have honored Columbus and forgotten Fulton, Fitch, and Evans, whose influence upon the human race is only secondary to the Genoese pilot. Humboldt stands in bronze before us, but we search in vain for effigies of Rittenhouse, Bartram, Kane, Rush, Gross, and Leidy. Schubert has his memorial, Sully, Peale, West, and Walter, none. Joan of Arc is not ignored, but the cavalier of our heroic age, "Mad Anthony Wayne," or the intrepid youth, Decatur, are unhonored and almost forgotten. We have paid our tribute to Goethe and Schiller, but none to Carey, Poe, Taylor, Forrest, Read, or Whitman. It is true that Gross has his monument and Rush is to be similarly honored, but the location of their statues is not the city of their labors,—but Washington.

But "worse remains behind." Our city has not only forgotten Girard's public services, but has permitted his memory to be blackened with almost no word of protest in his behalf. The commonly accepted picture of Girard,

which represents him "as a man of few friends, crabbed and unapproachable, in religion a sceptic, personal habits a miser, as a master exacting and hard" (see Chambers's *Encyclopædia*), is a gross and dishonest caricature of a great and noble man. If any line of it be true, it is that which refers to his supposed irreligion. As to this, it may be said that if he was heterodox in profession, he was orthodox in practice. While he did not actively attach himself to any denomination, he was a generous contributor to all. His religious convictions no one will ever know. They remained veiled in the unsearchable recesses of his soul. But we do know that he made no pretensions that he was not willing to make good in deeds. Whatever else he was, he was no hypocrite. "My deeds," he would say, "must be my life. When I am dead, my actions must speak for me." Tested by this arduous standard, he was pre-eminently a Christian in spirit if not in creed, for he was content to follow the spiritual leader of Christianity where few have followed Him,—to a martyr's death. That he did not perish on his Calvary at Bush Hill matters not. The "readiness is all." Let us ever remember, in the clashing of our creeds, that it was not the orthodox Levite, who professed much and did little, but the heretical Samaritan who succored the stricken, to whom was given the eternal commendation of the Master. If ever man deserved the name of good Samaritan, it is he whose virtues we to-day commemorate. To him life itself was not too rich a sacrifice to make upon the altar of humanity. His hand was ever open to the cry of the worthy poor, and no appeal to him to help the destitute ever fell upon deaf ears. Thrice in awful periods of distress, when a fearful scourge slew its thousands in our midst, when the wisest became fools and the bravest cowards, when neither the lust of money nor the love of humanity could

secure succor for the stricken, this so-called infidel offered the supreme sacrifice of his life to stay the ravages of the pestilence. None greater could be made, for his godlike heroism in three fateful summers touched the high-water-mark of human courage and fulfilled the noblest ideal of self-abnegation. If “he that doeth the will of my Father which is in heaven,” and not he who merely mouths “Lord, Lord,” is the true Christian,—and we have the authority of the founder of Christianity for this belief,—if it be the essence of “pure religion and undefiled before God and the Father to visit the fatherless and widows in their affliction,”—and high apostolic authority has so defined it,—then Girard’s account, when called for final audit before the Judge who knows all and whose supreme prerogative of judgment none may usurp, may not be as bankrupt as narrow souls would have us believe. Let those only cast a stone at Girard’s irreligion who have done greater good in their lives, and his memory will not suffer.

Much of the popular misconception of his character is due to his first biographer. Shortly after his death, an obscure clerk in his bank, whom he had saved from beggary and had been obliged to discipline for gross misconduct, published a biography which for mendacious malevolence has almost no equal in literature. What an infinite pity that, while we can devise regulations to keep dogs out of the cemeteries, we cannot protect the immortal part of man, his reputation, from like profanation. Thus was perpetuated all the back-alley gossip and social tittle-tattle of Girard’s time, and the vitality of a lie, when it affects the character of a great man, was in his case aptly illustrated, for posterity has almost forgotten the nobility of his life, and only treasured the petty scandal of his envious neighbors. Many reasons conspired to make him a target for malicious criticism. He was a

Frenchman, and the prejudice of race—the baleful heritage of the centuries—would account for much. This was intensified by his supposed irreligion. He lived in an unhappy time, when religious differences divided men and narrowed their souls. I need only instance the illustrious Priestley, who, driven from England by religious bigotry, was received with equal intolerance in America, and only found in the wilds of nature an asylum from social persecution. Girard, as an avowed admirer of the iconoclastic sage of Ferney, Voltaire, incurred the impartial dislike of all the warring religious bodies. His political opinions also won him the enmity of many. Never was party strife marked with greater intensity of spirit. The malignity with which the Republicans pursued Washington and threatened to mob Adams was only matched by the supercilious arrogance of the Federalists, who regarded their opponents as mere *sans culottes* and their noble leaders as Marats, Dantons, and Robespierres. It was a bitter conflict between a modified English Toryism and the radical spirit of the French Revolution. The amenities of life were forgotten, and Girard, who became an ardent and active disciple of Jefferson, doubtless incurred his share of the consequent odium. His personal peculiarities likewise added to the prejudices of his fellow-citizens. His blind eye, stern countenance, brusque manner, impenetrable reticence, broken English, old-fashioned dress and blunt candor, all gained for him the ridicule of the thoughtless and the criticism of the malicious. Above all, he was guilty in the eyes of the world of the unpardonable sin of being successful. In commerce and finance he was as undisputed a master as Napoleon was in the tented field and cabinet. No competitor ever measured strength with him without feeling his superior industry, sagacity, and courage. He had a wonderful clearness

of vision, sound common sense, unwearying application, and, above all, the courage of his convictions. With his one eye he saw more than his competitors with two. While they slept, he thought; while they pleasured, he worked. Had Philadelphia had less of the dry-rot of family pride and more of his cosmopolitan spirit, she would be to-day the London of the Western world, with New York but its Liverpool. His business facilities were poor, compared with the natural advantages of to-day. It is as easy now to effect an exchange with Hong-Kong as it was in his day with Pittsburg. No telegraph or cable gave him instantaneous communication with the world, and no daily newspaper placed the news of the preceding twenty-four hours on his breakfast table. The ocean was swept by pirates and privateers, and railroads and steamships were unknown. And yet what merchant of to-day in Philadelphia has in an equal degree his cosmopolitan spirit. From his counting-room in Water Street he directed with marvellous sagacity the movements of his vessels to every port and over every sea. The poor mariner who was driven by Howe's fleet into Delaware Bay, and thus by accident located in Philadelphia, and who began his business career in Water Street by selling anything that promised a profit, became, despite every disadvantage of race, faith, tongue, and poverty, the richest merchant of his time. The only witchcraft of his "Water-Witch" were the three guiding principles of his life, which he directed should be instilled in the minds of his scholars, "truth, sobriety, and industry." These virtues could win for him success, but not the good-will of his fellow-men.

Let us briefly recall the principal facts of his life. He was born in Bordeaux, France, this day one hundred and forty-seven years ago. A heritage of knightly achievement was his. His grandfather was a "captain, master,

and patron" in the French navy, and his father was knighted by Louis XV. for distinguished bravery in a naval conflict. At an early age he lost an eye by an accident, and the ridicule of his thoughtless comrades added to his natural reserve and in some measure checked the geniality of his soul. He had lost his mother at an early age, and the remarriage of his father made his home so uncongenial that at the age of seventeen he obtained his father's permission to go to sea. Commencing as a cabin-boy, he was gradually advanced by merit until, in his twenty-third year, he was made by special appointment a "captain, master, and patron" of a merchant vessel. For ten years the sea remained, as he afterwards said, his "nurse,"—a rough nurse, it is true; and yet from its winds and waves he gained a knowledge which, by the alchemy of genius, he transmuted into his vast treasures of gold. In May, 1776, his ship was driven by fog and storm into Delaware Bay, from which Howe's blockading fleet made exit dangerous. With his wonderful capacity for adapting himself to adverse circumstances, he sold his vessel and, without friends in Philadelphia or any knowledge of its language, purchased a modest store on Water Street, and the mariner became a merchant.

On June 6, 1777, he married a young and beautiful Philadelphia girl, named Mary Lum, the daughter of a ship-builder. I may here instance one form of the malignant criticism with which Girard's memory has been assailed. It is generally believed that their married life was most unhappy; and it has even been suggested that the terrible affliction of insanity, which overtook Mrs. Girard eight years after their marriage, was the result of his cruelty. The letters, however, which passed between Stephen and his brother Jean, between whom existed a constant and beautiful brotherly affection, show

almost conclusively that the affections of Girard and his wife were warm and tender, and that the latter was not as destitute of social graces as has been commonly supposed. Their felicity was only shadowed by her failure to bear children, of which Girard was passionately fond, and was ended only by the terrible affliction which prostrated Mrs. Girard and deprived her of reason. His brother Jean, in a letter to Stephen, written at the time, in which he speaks of "knowing the regard and love you bear your wife," added this suggestive conjecture: "I presume that the grief which this lovely woman has always shown to me at having no children is the cause of her misfortune, to which it is necessary to be resigned as to the will of God." Girard watched over her with affectionate solicitude. Some temporary signs of improvement encouraged the stricken husband to plan a visit to France for the further improvement of her health. Unfortunately, however, the faint glimmer of light in her mind soon deepened into the lasting night of permanent insanity. The physicians called in consultation unanimously advised her removal to the Pennsylvania Hospital, where, with her mind in total blindness, she remained until her death. That which gave an added pang to this terrible affliction was the birth of a daughter a few months after her entry into the hospital. The child lived but a few months.

Thus Girard, practically orphaned by the remarriage of his father, childless, and worse than wifeless, found himself alone in the residence in which he had commenced his married life so auspiciously, and whose walls he had hoped would resound with that joyous prattle of children, of which an Oriental proverb has well said, "Sweet is the music of the lute to him who has not heard the laughter of his children." Bravely he bore his cross,

and endeavored to find relief for his tortured mind in incessant labor. He writes to a friend, "As to myself, I live like a galley slave, often passing the whole night without sleeping. I am wrapped up in a labyrinth of anxieties and am worn out with care. I do not value fortune. The love of labor is my highest ambition." In another letter he wrote: "When I rise in the morning, my only effort is to labor so hard that when night comes I may be enabled to sleep soundly." As if to further disprove the base assertion that Girard was cruel to his wife and was insensible of feeling, the testimony of an eye-witness, who was present at Mrs. Girard's burial, may be recalled with profit. He says, "I shall never forget the last and closing scene. We all stood about the coffin, and Mr. Girard, filled with emotion, stepped forward, kissed his wife's corpse, and his tears moistened her cheek. When the coffin was lowered into the grave, a long silence ensued, after which Girard bent over and bestowed a last look upon his dead wife; then turning from the new-made grave, he simply said to Samuel Coates, 'It is very well,' and returned to his desolate home."

Sorrow embitters some men, and with others it but softens the heart and ennobles its impulses. The latter was the case with Girard. From the time he was denied the pleasure of either wife or children, he became sympathetic with every form of human distress. While he had only detestation for the lazy beggar who could work but would not, and never placed a premium upon idleness or extravagance by indiscriminate acts of charity, yet the needy and deserving poor found in him a sympathetic friend and helper. If his manner were brusque and at times repellent, his acts more than atoned for such want of urbanity. In the rigor of winter, he would share his fuel with the shivering poor and neglect

his bank and counting-house to nurse an old colored servant in his household.

In the fearful summer of 1793, his moral worth and fearless spirit shone forth like a star in the darkest night. It was the most terrible affliction that Philadelphia has ever known or, please God, is like to know. Horrible as was the reign of terror which was then raging in Paris and staining its streets with blood, its terrors were surpassed by those of the yellow fever in Philadelphia. The guillotine was not more terrible than the black vomit. The carts that daily carried their victims to the knife did not exceed in horror those which conveyed the shrieking victims of the plague to Bush Hill. The scythe of death reaped as rich a harvest here as there. Men can with equanimity face a known and visible terror, but the bravest hearts are appalled by the "pestilence that walketh in darkness and the destruction that wasteth at noonday." Against the machinations of a Danton or a Marat men could in a measure guard themselves, but the invisible disease which struck down the victim without warning as with an unseen bolt of lightning, and subjected him to a loathsome and horrible death, baffled their precautions. What wonder, then, that when the presence of the plague became known about the middle of August, 1793, a panic seized the hearts of the people, which was as terrible and maddening as that in a crowded theatre when an alarm of fire is sounded.

Although Philadelphia was then the political and commercial metropolis of the nation, all ordinary concerns of life were quickly forgotten in the mad rush to escape. The streets were crowded with fleeing families, who in the abandonment of their terror frequently left behind them not only homes but the stricken of their household. Soon one-half of all the houses were deserted, and but twenty thousand inhabitants remained, chiefly

of the poorer classes. Of these a full fifth perished before the work of death was done. Those who remained were stricken with the most abject terror. They locked themselves in their houses, and if, from necessity, they ventured abroad, they held a handkerchief soaked in vinegar tightly over their mouths. Social intercourse was suspended. The once prosperous city, but recently the scene of social gayety and thronged with the great men of the nation, became a great charnel-house. The Federal government moved to Germantown, while of its officials, Washington, Jefferson, and Knox hastily returned to their homes, and Hamilton only remained, because stricken with the fever. The hum of industry ceased. Banks, libraries, business houses, inns, coffee-houses, and even churches closed their doors. The grass grew waist high in the streets. The only sound that broke their awful stillness was the lugubrious roar of a cannon, which was fired at intervals in the hope that the concussion would relieve the pestilential atmosphere, or the wailing cry at intervals: "Bring out your dead!" Coffins were piled near the State House for ready use, and the dead were immediately strapped to the shafts of a horse and dragged to the trenches in the potter's field and promiscuously buried. Some of those charged with this duty perished and others abandoned their gruesome work, and thus bodies for want of burial lay rotting in the highways. Whole families were swept away. Within twenty-four hours eleven perished under one roof.

The universal terror so deadened every sensibility of the human heart that husbands deserted their wives, children their parents, parents their children. At the lazaretto at Bush Hill, in a mansion once occupied by the Hamiltons and later by John Adams, suitable nurses could not be procured by any offer of reward.

Those who were hired belonged to the most depraved class and wasted the substance provided for the sick in riotous debauchery. Where the stately minuet had been danced by the culture and beauty of Philadelphia, the sick lay promiscuously huddled in overcrowded rooms, and under conditions of unspeakable squalor and filth. So great was the consequent mortality that to enter this charnel-house was justifiably regarded as to cross the threshold of death. To escape this fate the stricken in the city hid themselves in their houses, and preferred to die as rats in secret rather than be transferred to this loathsome abode of death. Brutal employés of the Overseers of the Poor would search for these wretched victims of the plague, as dog-catchers might a mongrel cur, and convey them, despite their shrieking protests, in an open cart to the lazaretto, where, more dead than alive, they would be laid upon a pallet just vacated by a corpse.

Such was the awful condition of affairs, threatening the destruction of the city, when the Mayor, on September 10, 1793, appealed for volunteers to relieve the Overseers of the Poor. Of all that remained only ten responded, and among them was Girard. It was a time that truly "tried men's souls" as with fire, and this noble band merit eternal honor. Few of them enjoyed social prominence, for it is sadly true that those who shone in the dancing assemblies were conspicuous by their absence at Bush Hill. Of this Committee of Safety —between it and the Paris Committee of Safety, what a contrast!—Girard became the master spirit. He visited the pest-house and reported its frightful condition. Who would volunteer to take charge of it? A silence fell upon the committee. To volunteer seemed suicidal, and none could be justly asked to make that sacrifice.

It was in that hour of supreme peril, the darkest that ever befell our city, that Stephen Girard and Peter Helm,

a noble Moravian, "commiserating," in the language of the minutes, "the calamitous state to which the sick may be reduced for want of suitable persons to superintend the hospital, voluntarily offered their services for that benevolent employment." Neither stopped to close up his affairs, although, as Helm subsequently told Charles Biddle, he never expected to return. That very afternoon found them at the hospital. They divided their work, and, if there be any distinction between these godlike heroes, Girard can justly claim the preference, as in the division of labor Helm selected the exterior, while Girard took the post of especial danger in the interior, where the air was laden with the pestilential breath of the dying and the exhalations of the dead. There he remained for two months from six to eight hours each day. No office of charity was too laborious or offensive. As an eye-witness to his heroism has recorded, he "had to encourage and comfort the sick, to hand them necessaries and medicines, to wipe the sweat off their brows, to perform many disgusting offices of kindness for them, which nothing could render tolerable but the exalted motives that impelled him to this heroic conduct." Ever at the head of the committee's daily minutes is found the glorious record, "Stephen Girard and Peter Helm at the hospital." The first entry, in September, 1793, records Girard's courage in first visiting the hospital; its last, in March, 1794, his goodness in turning over to the committee money for the stricken. As though this were not enough, he employed his remaining time in assisting in the dangerous and loathsome work of removing the dying and the dead from the houses. An eye-witness has given us a graphic picture of this noble man engaged in his sublime work. The former, having occasion to visit the worst infected district, found no one on the street, but suddenly its stillness

was broken by the rattling of the wheels of a carriage, which was being rapidly driven by a negro. It halted in front of a frame building. The driver tied his handkerchief over his mouth, opened the carriage-door, and resumed his seat. A short, thick-set man alighted and entered the house. It was Stephen Girard. Soon he emerged from the house, carrying in his arms a man so large that he was obliged to drag him over the pavement. Both arms were about the patient, whose face rested upon Girard's cheek, while from his mouth there came the putrid effluvium that is characteristic of the disease. Girard, inhaling the breath of the patient with every step, lifted him, with great exertion, into the carriage, entered it and drove off. The records of human heroism can be searched in vain for any nobler or more courageous act.

What higher sacrifice can a man make for humanity than his life? The spiritual leader of our race could do no more. Cicero finely said, in his defence of Ligarius, that man can approach no nearer to God than in giving safety to men. Without depreciating the courage of the soldier, who for love of country, in defence of hearth and home and in the mad excitement of battle, encounters some great momentary danger or "seeks the bubble, reputation, i' the cannon's mouth," yet even nobler was the peaceful achievement of Girard in challenging death by day and night to do its worst. As he moves among the dying, consoling them in their last bitter agony by kindly words or cooling their parched lips with water, he illustrates that just man of the Roman poet's fancy, whose firm resolution the thunderbolts of Jove could not shake and who faced universal disaster with an intrepid spirit. Or may we not better see in this record of sublime courage and supreme self-sacrifice the divine protection which the inspired writer of the Ninety-first Psalm promised the fearless man:

"He that dwelleth in the secret place of the Most High shall abide under the shadow of the Almighty.

"Surely he shall deliver thee from the snare of the fowler, and from the noisome pestilence.

"Thou shalt not be afraid for the terror by night; nor for the arrow that flieth by day;

"Nor for the pestilence that walketh in darkness; nor for the destruction that wasteth at noonday.

"A thousand shall fall at thy side, and ten thousand at thy right hand; but it shall not come nigh thee.

"There shall no evil befall thee, neither shall any plague come nigh thy dwelling.

"He shall call upon me, and I will answer him: I will be with him in trouble; I will deliver him, and honor him.

"With long life will I satisfy him, and show him my salvation."

The "long life" thus promised was vouchsafed him, and he dedicated it to the public good. It may be fairly questioned whether Philadelphia has ever had a more useful citizen. To every call of public duty he freely responded, and without regard to his private interests served his city, his commonwealth, and his nation in many positions of trust and honor. In 1812, anticipating with rare forethought the political disturbances in Europe, he drew out all the extensive credits which he had concentrated in the English banking house of Baring Brothers, and, although the shadows of war were falling upon our country, showed his faith in its future by purchasing all outstanding stock of the United States Bank, on the faith that it would be rechartered. When Congress refused to renew its corporate life, and thus exposed the accumulations of Girard to total loss, he showed his ability to overmaster adverse circumstance by purchasing the real and personal assets of the defunct

institution and reopening it under the title of "The Bank of Stephen Girard." As a financier he showed as great ability and the same patriotic spirit as he had as merchant and mariner. He became the financial pillar of the government at the time of its greatest weakness. Indeed, it is possible that without Girard the republic would have perished.

In the year 1814, when the British soldiers had entered Washington and destroyed the capitol, when the army and navy were deficient in supplies, when gloom and despair pervaded all hearts, when the Hartford convention had sounded its seditious note, when all others refused to advance the government the means to maintain the honor of the country, he had both the courage and the patriotism to stake his fortune on the future of the republic. The government in despair had attempted to float a loan of but five million dollars to continue the war, and had offered the extraordinary inducement to timid capital of interest at seven per cent. per annum, and a bonus of thirty per cent. of the principal. So completely had capitalists lost faith in the government, that when the subscriptions were opened, but twenty thousand dollars had been subscribed. With the failure of the loan might have come the disbandment of the army, and a dishonorable and humiliating conclusion to the war. To subscribe to so large an amount, probably equivalent to his whole available fortune, in the face of such general timidity and despair, required unusual courage and patriotism. As in the yellow fever epidemic he had been fearless when others proved cowards, in like spirit he stepped forth and pledged his entire fortune to enable the republic to vindicate its honor and maintain its existence. The effect of this patriotic and courageous stand was most beneficial. Capitalists, whose patriotism had not equalled their timidity, were inspired by his example to renewed

faith in their country, its credit was thus saved from total paralysis and the war happily brought to a successful termination. His words, written to a correspondent in Bordeaux, in 1815, best measure the lasting importance of this result. "The peace which has taken place between this country and England will consolidate forever our independence and insure our tranquillity?"

The conclusion of the war found the financial and commercial interests of the country in a state of collapse. Credit was paralyzed and panic reigned supreme. Girard again infused courage into the despondent hearts of his countrymen by expressing his willingness, as the largest holder of the public loans, to accept treasury notes in lieu of specie in payment of its interest charges. This signal expression of confidence in the solvency of the government gave new heart to timid capital and sent fresh blood coursing through the veins of business. Believing that the restoration of public credit would be further promoted by the re-establishment of the United States Bank, Girard publicly supported its recharter. When subscriptions of stock were finally invited and only an inconsiderable portion was taken, he again displayed the broad public spirit and magnificent courage of his public life by subscribing to the entire balance, amounting to \$3,100,000.

These are but illustrations of the extent and variety of his public services. To the very last he set a commendable example of civic spirit, which succeeding generations may profitably follow. In his eighty-second year he presided at a meeting of Philadelphia merchants, which was called for the purpose of constructing the present Merchants' Exchange building, and contributed ten thousand dollars. Notwithstanding his increasing infirmities of sight and hearing, he never ceased to labor. Walking to his bank in his eighty-first year, he was run

down by a wagon and severely injured. He bore the dressing of his wounds without flinching and with the stoical remark, "Go on, doctor, I am an old sailor. I can bear a great deal." Notwithstanding this accident, he was found in his eighty-first year walking the streets, crossing the threshold of his bank, and with blinded vision groping for the door-knob. A month before his death he stated the philosophy of his life in words worthy of a Roman stoic:

"When Death comes for me, he will find me busy, unless I am asleep. If I thought I was going to die tomorrow, I should plant a tree nevertheless to-day."

When were ever the words of the poet more happily paraphrased :

"Life that dares send  
A challenge to his end,  
And when it comes, say, 'Welcome, friend.'"

The end came on December 26, 1831. He had been ill for some weeks with a cold, which developed into pneumonia. On the day after Christmas, when elsewhere in Philadelphia there was festal rejoicing and happiness, this grand old man lay dying in his Water Street mansion. He suddenly arose and, with the last effort of his extraordinary bodily vigor, crossed the room. Placing his weak, thin hand against his forehead, he died with the simple exclamation of pain: "How violent is this disorder! How extraordinary it is!"

It has been said that the world has not known its greatest men. Certainly, its truest men have lacked adequate recognition. That our boasted civilization is, even in this evening of the nineteenth century, but a thin veneering of barbarism is shown by the fact that they only are pre-eminently great in the world's estimation who have trodden stormfully across its stage and ground their fellow-men under heels of iron. The oppressors

of the race alone escape the common fate of oblivion. They sit supreme, as Cæsar in the arena, and before them the unending generations file and say:

“Hail, Cæsar! we who are about to die salute thee.”

Thus contrast the vulgar deification of that incarnate iniquity, Napoleon, with the scant recognition of such an heroic soul as Stephen Girard. The one, despite his extraordinary genius, was the colossal charlatan of his age, the other, its greatest philanthropist. The one dedicated his life to his selfish and remorseless ambition, the other to the happiness and permanent welfare of humanity. The one caused countless tears to flow, the other has wiped them away. The one made orphans, the other has cared for them. Upon the soul of one is the blood of three millions of his fellow-beings, but his power of evil has gone. He can kill no more. The benefactions of the other in their ceaseless operation will in the centuries that are to come redeem as many lives from poverty and ignorance as the other destroyed.

“For his bounty  
There was no winter in’t, an autumn ’twas  
That grew the more by reaping.”

Fitting were their ends. The one died at St. Helena, the broken-hearted “somnambulist of a shattered dream” of universal empire. The other will take high rank among the great benefactors and spiritual heroes of our race.

It would be interesting to contrast them as they drafted the last expression of their wishes in anticipation of death. Each testamentary document is characteristic of its writer. That of Napoleon is his final act of charlatanry,—the last play of a desperate gamester. What hypocrisy, pride, cunning, malevolence, and sense of guilt breathe through this will! As the spirits of the

• slain rose in the witches' cave before that kingly murderer, whom Shakespeare drew, there came to this modern Macbeth, whose vaulting ambition had o'erleaped itself, disquieting thoughts of that Duc d'Enghien, whom, like Banquo, he had foully assassinated to secure his seat on an imperial throne. As if this stain of blood were not enough, he shows the narrow malevolence of his nature in that legacy to the man who had tried to assassinate the Duke of Wellington.

Contrast with his impotent malice the noble serenity of soul with which Girard dictated to his trusted counsellor the last expression of his wishes. As he disposed of the vast accumulations of his busy life, which had been earned by incessant and honorable toil and without causing the shedding of a single tear, he could have recalled with justifiable pride the day he left the quay at Bordeaux a penniless lad, with life before him as a battlefield. He had fought a good fight and won a signal victory. Like the dying Pericles, he could proudly claim that no one, through any act of his, had put on mourning. Grateful as were the recollections of his past, with its many triumphs over adverse circumstances, yet his soul must have had its great reward for its life-long travail in the reflection that he would not wholly die, nor would his work cease with his latest breath, but that for all the centuries that were to come his soul would live in the ceaseless good of his benefactions. With his rare prescience he may have seen, as Moses saw Canaan from Pisgah's height, the Girard College of to-day in all its magnificent reality. May we not believe that, as his trembling hand attached his signature to this noble document, a divine content possessed his soul with the benediction:

"Inasmuch as ye have done it unto one of the least of these, My brethren, ye have done it unto Me."

PRESENTATION OF THE SCULPTOR J. MASSEY  
RHIND, BY THE CHAIRMAN.



PRESENTATION  
OF THE  
SCULPTOR, J. MASSEY RHIND,  
BY THE CHAIRMAN.

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AT the conclusion of Mr. Beck's oration, the flags of the United States and France enveloping the statue were withdrawn amidst the plaudits of the great assemblage, and the Chairman of the meeting said:

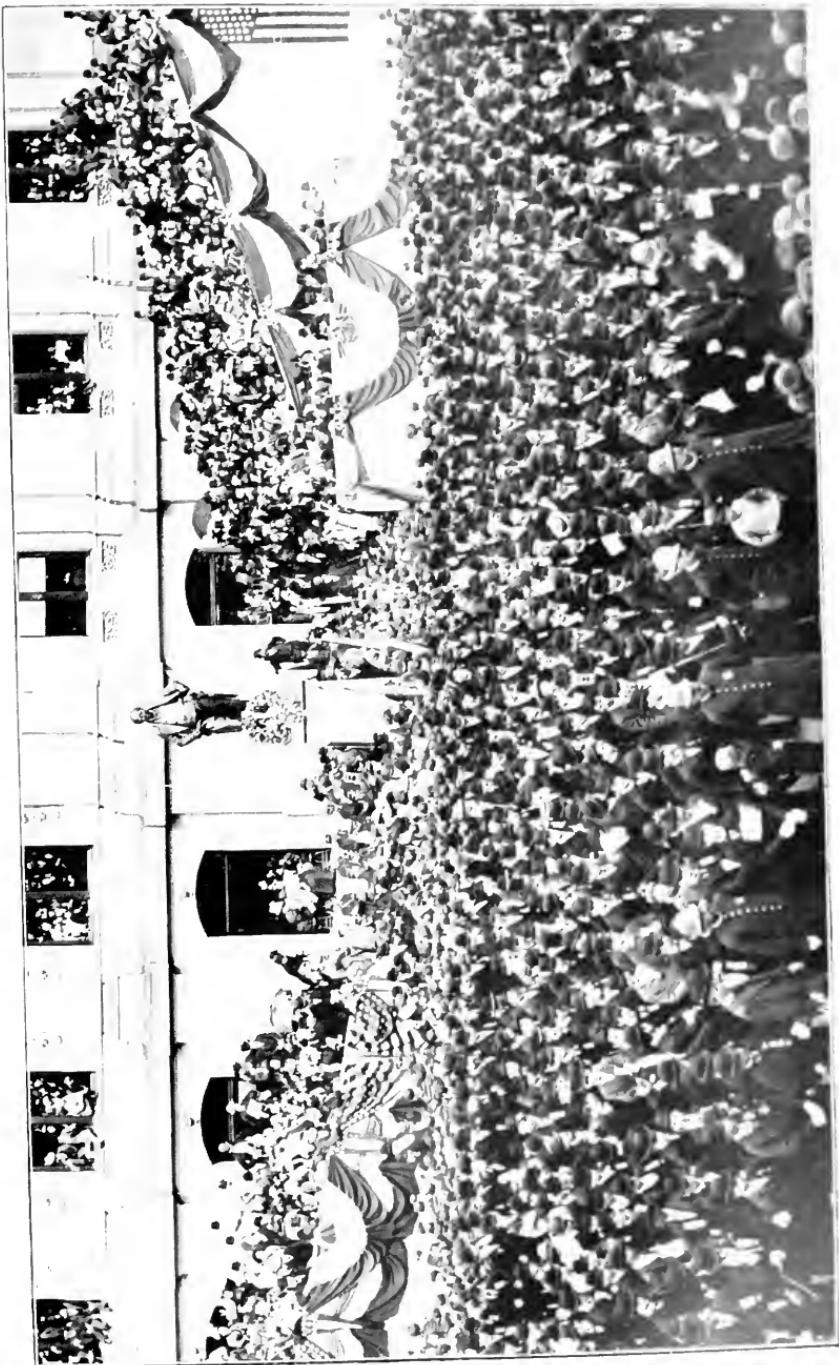
"No doubt you all desire to see the man whose mind conceived, and whose ready hands executed, this beautiful specimen of the sculptor's art, and I have the very great pleasure to present to you Mr. J. Massey Rhind."

Mr. Rhind advanced to the front of the platform and bowed his acknowledgment of the approval with which he was met.



ADDRESS BY HON. CHARLES F. WARWICK.





PARIS. PROTESTATION DE STÉPHANE GODARD, QUAI DE JOURDAN, PLACE D'ARMES. 1973.

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PENNSA  
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ESTABLISHED AND  
THE PUBLICATIONS.  
1841.

ADDRESS  
BY  
HON. CHARLES F. WARWICK,  
MAYOR OF PHILADELPHIA.

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LADIES AND GENTLEMEN, MEMBERS OF THE BOARD OF CITY TRUSTS, MEMBERS OF THE ALUMNI, AND STUDENTS OF GIRARD COLLEGE,—It is a pleasant, and at the same time a most unusual, privilege that has fallen to my lot, within a week past, to accept on behalf of the city two monuments dedicated to the memory of two distinguished men.

In every respect Washington and Girard were totally dissimilar. In no one point did their characters touch, and yet they are both worthy our deepest gratitude, because of the inestimable services rendered by them to us and ours.

It is essentially proper that we should honor men for their charity and benevolence, as well as for their heroism and patriotism. Monuments are the tribute of respect we pay to our heroes and benefactors. They teach a lesson for present and for future generations, and stand as an example, that the influence of the good deeds of men may live long after they have passed away. They incite the living to emulate the heroism and the charity of the dead. They represent the sentiments of gratitude that our tongues can but feebly express, but which our hearts often so deeply feel.

Never, perhaps, in the history of this country has a monument been unveiled and dedicated in the presence of people who hold in such deep veneration as you do the memory of the man whom the memorial honors, for you are the recipients of his bounty, the children of his solicitous care, the direct heirs of his charity.

Stephen Girard was a Frenchman by birth, but early in life became a naturalized citizen of the United States. I often wonder if we sufficiently appreciate the debt of gratitude we owe to France. In the dark hours of the Revolution she extended her hand to the struggling colonies and materially aided in securing their independence.

The names of La Fayette, D'Estaing, and Rochambeau are inseparably interwoven into the history of our country. France has put us under further obligations, for she gave to Philadelphia one of our most successful merchants and one of the most distinguished philanthropists of this or any other country.

Stephen Girard was born near Bordeaux in 1750. He early took to the sea, and in time rose to be master of and co-owner in an American coaster. In 1777 he arrived in this city, at the time the British were in possession and while Lord Howe's vessels were riding at anchor in the Delaware. Shortly afterwards he married, and decided to settle permanently in Philadelphia and to devote himself to mercantile pursuits. He occupied a building on Water Street, which he used both as a store and dwelling. He lived economically but comfortably, without show or function. He was a familiar character upon the public streets, and his plain one-horse chaise gave no idea of the immense wealth of its occupant. He was always simple and modest in his tastes and never given to display. This is sometimes taken for meanness, but really may be the absence of vulgarity. It is better

to ride in a one-horse gig with your debts all paid than to drive a four-in-hand with waiting creditors.

Prudence, economy, industry, and strict attention to business were the cardinal rules of his life. His advancement was most rapid. He met with almost unparalleled success in every enterprise he undertook. He had the touch of Midas, for everything that came to his hand seemed to turn to gold.

Philadelphia, owing greatly to his influence, became the commercial centre of the United States. His name and paper were known and honored in every bank of exchange throughout the civilized world; his vessels traded with every port and whitened every sea. His business transactions were on the largest scale; they reached from Philadelphia to London, from London to Cathay. He was wise, shrewd, and exceptionally enterprising, and must be classed with the greatest merchants of the world. So successful a man was, of course, subjected to adverse criticism. Envy and jealousy are great detractors of character.

We should gauge a man by the results of his life, by the great and humane deeds that mark his career, not by the slanders and innuendoes of his enemies. It is said by some that he was possessed with the love of gain, that he delighted alone in accumulation. Perhaps this may be so; but who knows but at that very time, having conceived of this great institution, he was amassing wealth that he might provide a home and education for those who otherwise would be without opportunity. "Though he were unsatisfied in getting, yet in bestowing he was most princely."

So busy a man as Girard, whose interests were so great and whose commercial enterprises covered the universe, had but little time to give to social duties and pleasures, and consequently he had but few intimate and confidential friends.

"His mind was tossing on the ocean, there where his argosies with portly sail" were battling with the winds. Because wealthy men do not indulge in those pleasures, which if we had the means we think we would enjoy, we are apt to judge them by a standard which we have no right to apply. A spendthrift is "a good fellow" while his money lasts, a fool when it is gone.

Girard was an earnest, sincere man with a settled purpose in life, and the results of his labor will fall like blessings on the ages yet to come. He had faults, as all men have, and we are not here to extenuate them, but surely, in view of what he did, we may extol his virtues. He was kindly to the poor; he was generous to posterity. It was the Divine Master who once said, "And the greatest of these is charity."

If we study any man's life in its details we will discover, no doubt, many blemishes; the sun has its spots, but they do not darken the light. If we take the results flowing from the efforts of a man's life, we then may apply a proper judgment in our estimate of his real worth. With this measure, then, it can truthfully be said that Stephen Girard's life was crowned with the greatest success, for one of the noblest and one of the most charitable institutions in the world stands to-day as his monument. There his ashes lie in the care of those who love him and in the midst of his benefactions. What a magnificent mausoleum! The kings and mighty of the earth, whose ambition centred in their own glory, rest under majestic piles of sculptured architecture, their epitaphs written in pompous language recounting the glory of their cruel and warlike deeds. How these dwindle in comparison with the College founded by the merchant Girard, and dedicated to charity, to love, and to the care of the unfortunate!

There was one incident in the life of Girard that

specially marks him as a man of great moral courage. In 1793, during the yellow fever scourge, he displayed, in the face of death, the greatest heroism. The epidemic spread with fearful rapidity in every direction throughout the city,—the bravest hearts quailed in the presence of the danger. Out of a population of twenty-five thousand that remained in the city, over four thousand were swept away in three months. Every other house seemed to be in mourning. The city sat in sackcloth and ashes; the death-carts rumbled incessantly by night and by day through the deserted streets, and the dead were hurried to the graveyards and quickly interred without the sacred rites of burial. Those who were able to leave fled from their homes, and there were not nurses enough left to care for the sick and dying. Mr. Girard at this time was in the very prime of his life, and on the flood-tide of his successful career as a merchant. Bravely and resolutely he faced the crisis, risking all in his devotion to duty. For two months this man of wealth and influence served as a nurse in the public hospital. He applied his organizing ability to the condition of affairs, and it was due more to him than to any other citizen that the consuming pestilence was at length stayed. Nothing can speak more forcibly of his courage and philanthropy than his self-sacrificing conduct during this period of danger. After all, what greater encomium can be paid to a man than to say that he is courageous and charitable.

His career as a banker is too well known for me at this time to dwell upon, save to say that during the war of 1812 he was ever ready to assist the government financially in times of stringency and embarrassment. He was a loyal citizen of his adopted country. His religious views are not known. They were not confined within the lines of any sect, and his faith did not repose within the limits of any dogma. He was in no sense of the word a

bigot. His tolerance and liberality were as broad as the universe. Man to him, irrespective of creed, was his brother. This sketch, of course, is but a mere outline of him whom we honor, but in a measure it may give you an idea of the strong points of his life and character, and that is all it is intended for. I have not the time to draw a complete picture or to round out the sketch with details. That task has been left to the orator of the day, and most excellently and eloquently has he met the demand.

It is a source of congratulation and greatly to the credit of the city that the Girard Trust has been so carefully, so wisely, and so economically administered in all its purposes. May it ever be confided to the care of those men who, rising above every selfish consideration, will with devotion carry out its benevolent provisions with an eye single to the great interests involved.

The fame of Girard College has added greatly to the reputation of our city, and the name of the founder should be held in the highest esteem by every one who takes pride in the prosperity of Philadelphia. The thousands who have gathered here to-day to pay reverence to the memory of Girard, and especially those who have been personally blessed by his charity, testify to the usefulness and beneficence of this great institution.

Before closing, allow me to add a few words in relation to the statue itself. The artist has done well in presenting Girard to us just as he appeared in life. He has not so idealized the man in bronze as to have removed all traces of his real character. Girard stands before us as we imagine him to have looked in his bank or counting-house. While twirling his spectacles, we can almost hear him negotiating with a brother merchant for the sale or purchase of a cargo of merchandise. The face is thoughtful, the pose is natural and graceful; there is no striving

after effect, and the art concealing itself in its simplicity has given us a living, thinking man.

To the memory, then, of this most generous philanthropist, we dedicate this monument, and I accept it in the name of the people whom I have the honor to represent, with the promise that it shall ever be guarded with care and held as a sacred trust.



**ADDRESS BY HON. DANIEL H. HASTINGS.**



ADDRESS  
BY  
HON. DANIEL H. HASTINGS,  
GOVERNOR OF PENNSYLVANIA.

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LADIES AND GENTLEMEN,—This memorial to the memory of Stephen Girard is unveiled to-day with appropriate ceremony after fifty years' practical experience of one of the greatest benefactions ever conceived or inaugurated by a private citizen in any country or in any time.

It is erected jointly by the Alumni of the College he founded and the people of this City and of the Commonwealth of Pennsylvania. It is intended to be an enduring monument to a citizen of the State who called himself a "mariner and merchant," but whom the people with one voice proclaim to be Philadelphia's greatest philanthropist.

The Alumni of the College have gathered here from many States and from almost every calling in life to renew the associations of former years, and to pay their full measure of love and gratitude to the memory of the great founder. The people of Philadelphia are here to welcome them and to unite in this grateful tribute, while the people of the State, many of whom are contributors to the statue, fully recognize his service to the Commonwealth and the country as well as to the city and her deserving youth.

In 1829, when Governor Shultz, leaving an empty

treasury and no money to carry on the daily affairs of the State government, with the Legislature adjourned, and the contingency of bankruptcy making it impossible for the State to obtain credit for the actual daily outlay of its departments,—when Governor Shultz rode into Philadelphia, with nothing but his word of honor and his confidence in the ultimate patriotism and integrity of the people on which to raise the money, he was met by Stephen Girard, who accepted the collateral and loaned the State one hundred thousand dollars. This relief of the State appropriately formed the last public act of his life.

He aided in the early development of the material resources of the State; he loaned the Schuylkill Navigation Company hundreds of thousands of dollars; he bequeathed to the Commonwealth three hundred thousand dollars for the prosecution of internal improvements; he engaged in agriculture and became a practical farmer; he lived and labored to make Philadelphia the chief city of the Union, and he realized his ideal; he made Philadelphia the most important sea-port on the Atlantic coast, and, realizing that the construction of larger vessels would require a deeper channel in our great water-way, he bequeathed five hundred thousand dollars to the city of Philadelphia for the improvement of her water-front; he firmly maintained that Philadelphia, with a deeper channel, would continue to hold her ascendancy as the chief seaport. He invested his money with absolute confidence in the future wealth and glory of the State; he became a national figure; he was the right hand of national credit in the war of 1812; he responded frequently to the call of the Federal government for temporary loans, and he stayed impending panic by timely and liberal management of the Girard Bank at the crucial period.

Girard's example has made a deep and wide impression. Critical investigation may have found food for the carp-  
ing tongue of criticism. We have no time for that. The faultless man has not been discovered in this country. The great qualities and achievements of Girard have obscured his critic and his critic's microscope. His life was simple, severe, painstaking, methodical, exacting, and honest. He surrounded himself with no artificial halo. He was severest in the exactions placed upon himself. His ambition was to be a perfect example of a patriotic, law-abiding citizen. His every recorded act, public and private, bears the stamp of that probity and integrity which are unassailable. He was the most industrious and hardest working man of his day. Franklin wrote homely truths and wholesome idioms about frugality and industry. Stephen Girard acted them out in his daily life, and he died possessed of the greatest private fortune then known in America.

There were other sides to his character. He had an especial fondness for children, horses, dogs, and song-birds. The man who can captivate and make friends with these has sunshine in his soul.

He exhibited in 1793 the qualities of which heroes are made when he dared the ravages of yellow fever in his ministrations to his stricken neighbors.

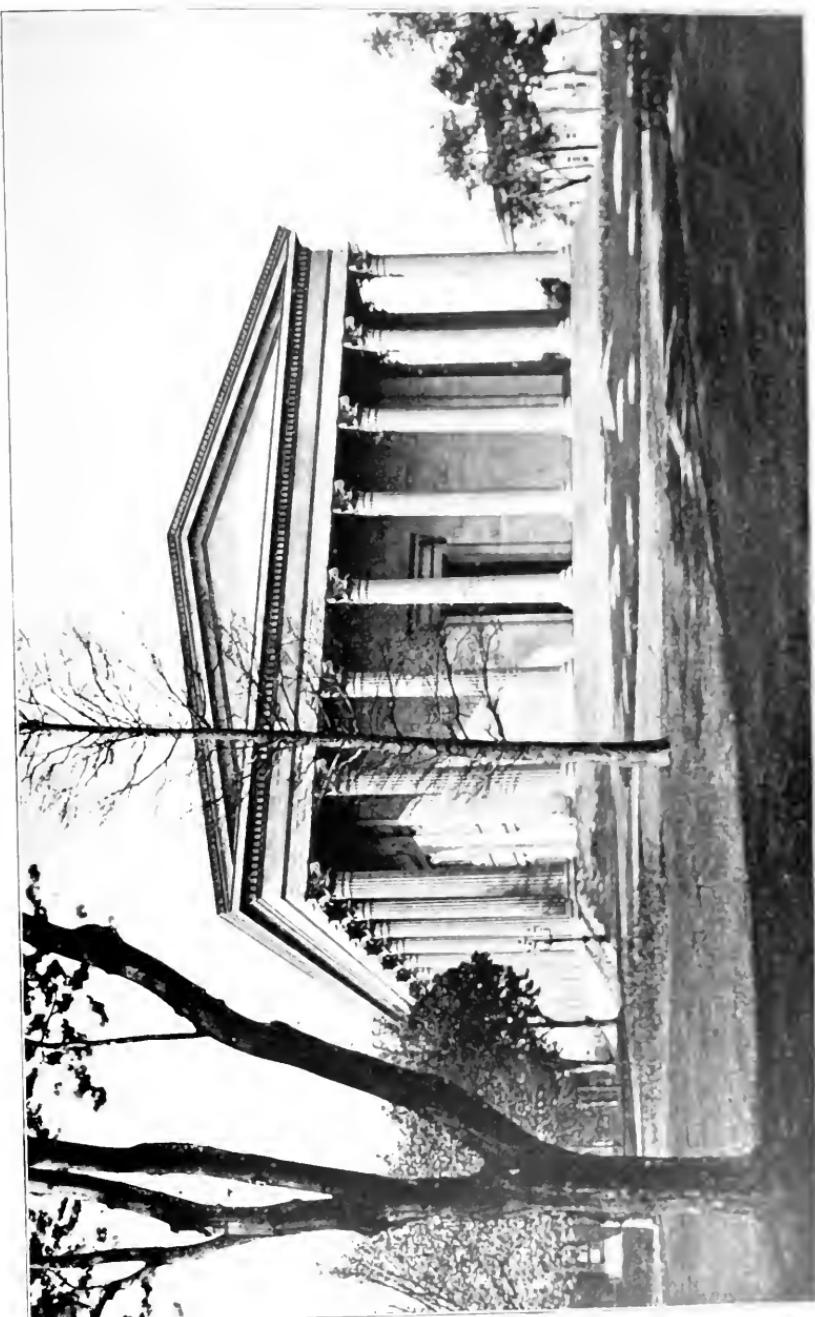
Girard's greatest conception, greatest achievement, is the marble monument whose many-sided walls daily echo to the music made by boyish voices. That monument places Stephen Girard beyond the reach of oblivion. His name will survive as long as that of Philadelphia. History will tell of him as a man of vigorous industry and rigid economy who, with generous spirit and wise fore-thought, bequeathed the accumulated earnings of a life-time for the advancement of his fellow-men. He has earned the right to have his name in the fore-front of all

human distinction as a great benefactor in the cause of education. He has searched the homes of sorrow and disappointment, and he has poured into the recesses of their existence the radiance of moral and intellectual cultivation.

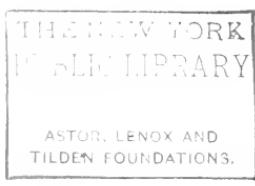
There are thousands of men to-day who thank God for Stephen Girard. They are found in public and private life, among our best educated citizens, scholars, mechanics, merchants, and men of business. They are the men who, in whatever station, can never forget their benefactor, nor will they cease to mingle with their prayers or to commemorate with their labor the name of Stephen Girard.

REPORT OF THE COMMITTEE ON FOUNDER'S  
DAY TO THE BOARD OF DIRECTORS  
OF CITY TRUSTS.





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REPORT  
OF THE  
COMMITTEE ON FOUNDER'S DAY,  
MAY 20, 1897,  
TO THE  
BOARD OF DIRECTORS OF CITY TRUSTS.

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TO THE PRESIDENT AND DIRECTORS OF CITY TRUSTS:

GENTLEMEN,—Your committee, to whom was referred the matter of a fitting celebration of the one hundred and forty-seventh anniversary of the birth of Stephen Girard at the college bearing his name, and, together with the Girard College Alumni and other graduates of the institution, show a just recognition of his beneficence and generosity upon the occasion of the unveiling of the statue then about to be erected to his memory, respectfully report:

*First.* That on the evening of the twenty-seventh day of April they met, by invitation, the various committees of the Alumni Association at their hall, where all the preliminaries for the unveiling of the statue and celebration of the day were finally considered and agreed upon. The concluding feature of a reunion of officers and graduates at Girard College in the evening (as suggested by your committee) was most heartily approved.

*Second.* At the hour fixed on the twentieth day of May last the battalion of College Cadets left the institution in full uniform, in command of Captain Frank A. Edwards, First Cavalry, United States Army, and reported at head-

quarters of the Alumni to the chief marshal of the parade. The other pupils of the College, in charge of the prefects, also left in ample time to witness the unveiling, and occupied seats upon a stand or platform in the most available position that had been carefully erected and prepared for them. Such officers of the College as chose to avail themselves of the opportunity were also provided for.

*Third.* The exercises at the unveiling were of a most impressive character, but, as it is understood that an official report of the proceedings will be presented to the Directors of City Trusts and the public in printed form by the Alumni Association, your committee will not further dwell upon them here. After the ceremonies of the unveiling were concluded, the battalion, the pupils, and officers returned to the College, and the Alumni Association and other graduates to their Alma Mater, where ample preparations had been made for refreshments and an evening's entertainment. The buildings were handsomely decorated with bunting and flags of all nations, the predominant feature being American and French. A platform had been erected for the band from which to discourse music in the evening; the statue of Mr. Girard in the vestibule of the Main Building, and the statue of a cadet erected on the grounds in memory of graduates of the College who fell in the war of the Rebellion, were handsomely decorated with evergreens and flowers; the dining-rooms were prepared by the caterer for a standing and seating capacity of two thousand or more persons, and the tables were filled with a bountiful supply of food and delicacies. At 6.30 P.M. two thousand people formed in procession at the Main College Building, and, headed by the College band and the president and the vice-president of the institution, marched in good order to the dining-room in Building No. 8, where, all being in readiness, with numerous

waiters in attendance, each individual was served and all appetites were satisfied in the most quiet and satisfactory manner. Pending the foregoing, a similar but more interesting feature was in progress in the officers' dining-room, where the ladies connected with the College and the ladies of the Ladies' Auxiliary Committee of the Alumni who had been invited by your committee were gathered together, and were enjoying with each other the good things provided for the occasion.

The crowning feature, however, of the celebration of Founder's Day was yet to come. Arrangements, with ample protection, had been made for admission during the evening of ladies of the families of the graduates and such others as could be properly vouched for; the grounds were brilliantly illuminated with electric lights and Chinese lanterns, as also was the music platform; the College band performed a selection of music during the evening, programmes for which had been furnished to the guests. The whole scene was one of great beauty. The ladies, with their bright and dazzling colors in both dress and headgear, promenading with their escorts or listening to the music; the Chapel, with its dainty walls glistening in the moonlight of the arc lamps and surmounted with its illuminated spire and clock, the latter with its chimes proclaiming the fractions of each passing hour; the Main Building, with its Corinthian columns, standing beautifully in the background; the lofty towers, with their electric coronets spreading like moonlight from above,—all combined to make one of the most beautiful panoramas ever seen and one of the most enjoyable occasions ever participated in within the buildings or upon the College grounds. At the hour of 9.45 P.M. the Chapel bell tolled the hour for closing the gates and retiring. The pleasure and enjoyment of the day made parting sad, and the great throng moved slowly out the

heavy open gate, and as the old clock indicated the hour of ten the grounds were cleared, the gates were closed, and quiet reigned supreme. All had departed and will ever hold in grateful memory the feeling of a day well spent, a duty well performed. The statue in memory of a great man with noble instincts had been placed in public view upon one of the most important highways and thoroughfares of his adopted city,

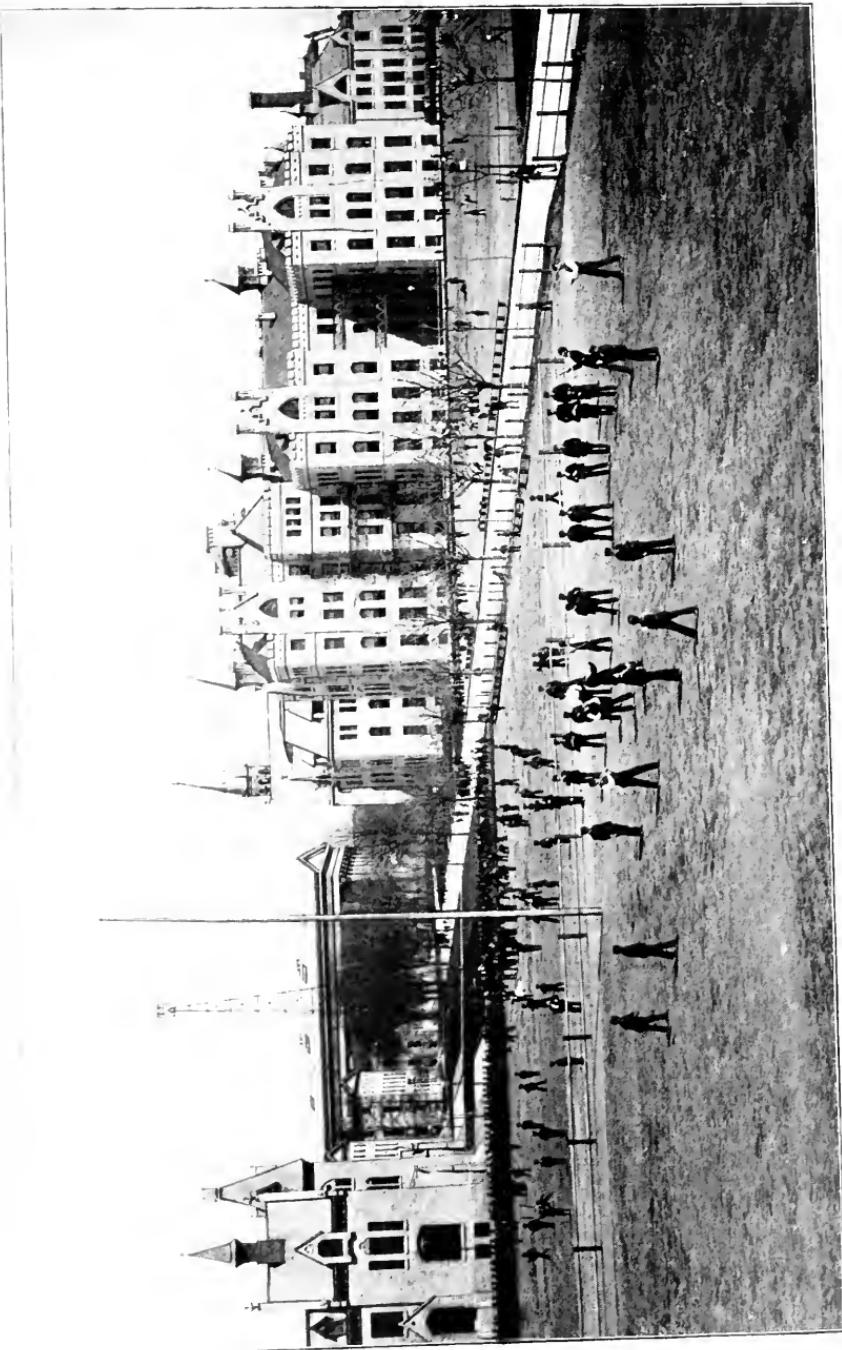
STEPHEN GIRARD,  
"Mariner and Merchant,"

and all through the efforts, application, and energy of his wards, the graduates of Girard College.

JOHN H. MICHENER, *Chairman.*  
EDWIN S. STUART,  
LOUIS WAGNER,

*Committee.*

PHILADELPHIA, June 9, 1897.



GIRARD COLLEGE GROUNDS, LOOKING EAST.



COMMEMORATIVE POEM BY H. HANBY HAY.



## COMMEMORATIVE POEM TO STEPHEN GIRARD.

Written for the unveiling of his Statue, Philadelphia,  
May 20, 1897.

BY H. HANBY HAY.

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THE prickly aloe fills its God-meant place,  
A silent dignity devoid of grace,  
But when ten thousand suns and dews have passed,  
It has its hour, the blossom comes at last.  
So time conceals a great man in its heart,  
And keeps him till the noxious fogs depart,  
The mists of ignorance and narrow hate—  
Then truth herself unlocks the friendly gate,  
And leads him forth, that all the world may scan  
The justified and comprehended man.

To-day o'er earth the sun of knowledge glows,  
The monarch passes, royal splendors close ;  
A nobler theme inspires the sage's pen,  
Not king, not soldier, but the citizen,  
The mariner who trades 'neath every sky,  
With him the issues of the future lie ;  
The feudal dies, and freedom wakes to be ;  
Like air itself it spreads from sea to sea,  
Unchaining nations bids oppression cease,  
For kingly pride, it writes down civic peace.  
When shall this typic citizen appear ?  
The hour has struck, behold ! the man is here.

To-day the sculptor sets before our sight  
This man full grown to recognition's height,  
Whose praise invites the orator and bard.  
To-day his city honors her Girard,  
To-day we raise him to the light of heaven,  
But not alone to him is honor given :  
Honor breeds honor,—this is honor's way ;  
Our country, too, is marching on to-day.  
And marching on to greater heights is raised,  
Whene'er the merchant-mariner is praised.  
What can we give him ? Far beyond our ken,  
He stands with those who love their fellow-men ;  
Has he not made the orphan's heart to sing,  
And raised misfortune on the scholar's wing ?  
He needs no gift of ours, we cannot hide,  
Nor magnify, what God has magnified.

How large the man ! if deeds might measure size ;  
His times too knew him, but with purblind eyes ;  
They hardly marked the little portly form,  
This captain who had weathered many a storm,  
The short swift steps, the queer, old-fashioned style,  
Straight on he went ungreeted by a smile,  
Men gave him some respect, but small regard,  
And whispered as he went, " 'Tis old Girard,  
The foreign banker. What a brain to plan !  
In our broad country he's the richest man."  
Yet children smiled on him, and loved him well,  
They saw the fruit beneath the prickly shell,  
To their fair souls his hidden love was clear,  
That love grows brighter with each passing year.

And were his times so pure they laid no weight,  
On those rare gifts which all the world calls great ?

Justice, integrity, and self-control,  
And private actions fragrant with the soul,  
All these were his, these gifts which God calls best.  
Tried at all points, he ever stood the test.  
When his adopted country worn by strife,  
Exhausted lay, he lent her vigorous life,  
He gave her of his gold in lavish store.  
Couldst thou, within our country born, do more ?  
When fever smote his dear adopted land,  
And death and robbery stalked hand in hand,  
When doctors fled, and magistrate and guard,  
Like a strong angel, then arose Girard,  
He snatched the hospital from hag and knave,  
Redeemed his city, wrestled with the grave.

In quiet home or in the busy mart,  
One great resolve was burning in his heart :  
This mighty thought all other thoughts above,  
Was wrought in anguish and exceeding love.  
When wife went mad, and infant child lay dead,  
When woe on woe was heaped upon his head,  
The stony anguish of that silent man,  
I cannot picture it, no phrases can.  
The vacant bed seemed like a yawning tomb  
In that dark moment, from that pit of gloom  
He made the fatherless his happy heirs,  
Assuaged his grief by mitigating theirs.  
Snatching a mighty victory from fate,  
His arms embraced the orphan of a state.  
The deed was grand, and it was grandly done ;  
He gave each orphan, by adoption son,  
Food for the body, beauty for the soul,  
No narrow cells, no grudging scanty dole,  
But opportunity and fragrant air ;  
He walled them round with wise and loving care.

His College rose a wonder of delight.  
Oh! what a vision to the stranger's sight,  
Standing on Fairmount in the summer heat  
The rivered park is rustling at his feet ;  
Before him lies the town of honest homes,  
How pleasant are its wooded squares and domes!  
And now his eye perceives a new delight :  
He marks a classic front of peerless white,  
Around it trees and lesser buildings sleep,  
So some tall shepherd guards his slumbering sheep.  
How beautiful ! it seems a voiceless prayer,  
This Grecian temple standing chastely fair,  
This paragon of loveliness and joy,  
This dumb instructor of each orphan boy.

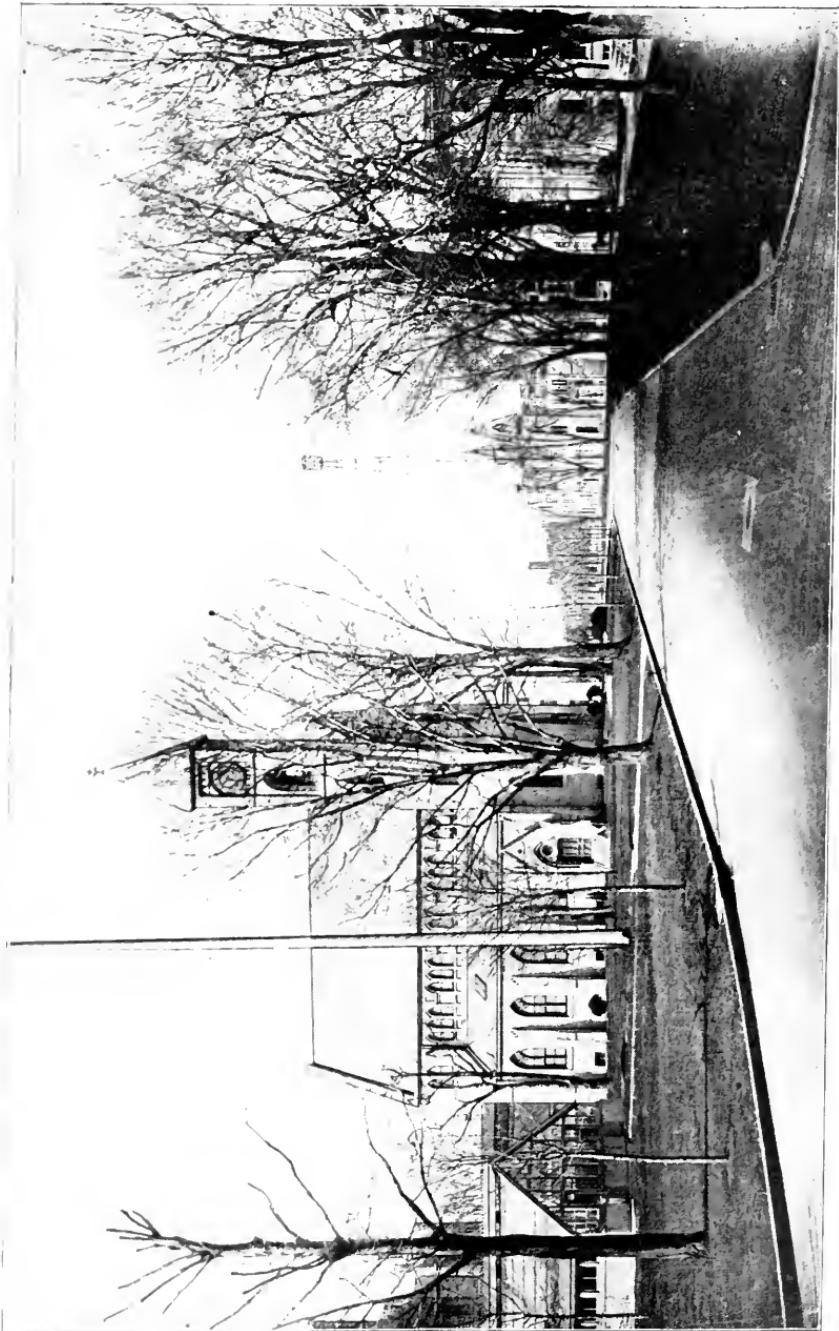
Beauty in stone before them day by day,  
No fit remembrance of Girard you say,  
Of the plain merchant ? Cast that thought behind ;  
It is the fit exponent of his mind.  
The end has crowned the work, and wherefore made ?  
Let the boys answer nurtured in its shade.  
Speak, Quaker city ! thou hast felt the flame  
Of their pure blood through all thy working frame.  
A mighty army, true Americans,  
Have justified the founder and his plans.

Men of this city, freemen of this State,  
His actions are for us to imitate ;  
The noble merchant, proud to buy and sell,  
Who loved his city infinitely well.  
The banker ever ready with his aid,  
Who spent his fortune where his wealth was made,  
Who, lest his city suffer an eclipse,  
Covered old ocean with his laden ships,

His wealth still smooths our passage to the sea ;  
This brave old Captain mocks our apathy,  
He loved our city with a love all true,  
As he once loved it, let us love it, too.

Aye, love our city, great in heart and brain ;  
Distress has never plead to her in vain ;  
She guards her own as eagles guard their brood.  
To-day this statue speaks her gratitude,  
And godlike gratitude has sovereign power  
To live beyond the happenings of an hour.  
The blossoms die, the seed shall not depart,  
But live, to spring in every loving heart.  
So shall it be when freedom fills the earth,  
We shall be praised who feebly saw his worth,  
Who faintly recognized the power which should  
Leaven a Commonwealth for living good,  
Then shall our statue fire some greater bard  
To sing the epic-citizen—GIRARD.





GIRARD COLLEGE GROUNDS, LOOKING WEST.

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STEPHEN GIRARD: HIS TIME, HIS COLLEGE,  
HIS TRUSTS, BY GEORGE P. RUPP.



# STEPHEN GIRARD: HIS TIME, HIS COLLEGE, HIS TRUSTS.

BY GEORGE P. RUPP.

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It appears to me, therefore, more reasonable to pursue glory by means of the intellect than of bodily strength, and, since the life we enjoy is short, to make the remembrance of us as lasting as possible. . . .

Even in agriculture, in navigation, and in architecture, whatever man performs owns the dominion of intellect.

SALLUST.

I show it most of all when I show justice,  
For then I pity those I do not know.

SHAKESPEARE.

No true and permanent fame can be founded except in labors which promote the happiness of mankind.

CHARLES SUMNER.

In the history of a nation only those should be remembered who have given some thought helpful to the world, or done some deed whereby all posterity is benefited. This year we celebrate the one hundred and forty-seventh anniversary of the birth of a man who was the most eminent philanthropist of his day and generation,—a man who was childless, that he might be the father of the orphan; one who did much for his adopted city and country, and to whom we can add to his titles of “mariner and merchant,” those prouder titles of “philanthropist and patriot.” His career is worthy of the most appreciative insight.

Stephen Girard was born on the 20th of May, 1750, in the Rue Ramouet aux Chartrons, near the city of Bordeaux, France. He was the eldest son and the

second child of Captain Pierre Girard. The men of the Girard family followed the sea for a living, and, without doubt, Stephen Girard inherited from them a marked inclination for it. When eight years old he met with an accident, through which the sight of his right eye was destroyed. This personal defect and the ridicule it occasioned had its effect upon his character. The loss of his mother while he was still young, and the bringing home of a stepmother, who possibly did not understand his nature, and the change in the household which this occasioned, made him rebel against the new *régime*.

Some forty years afterward he referred to this period of his life in the following terms: "I was very young when my father married again, and since then, I can say with truth, I have made my way alone, with means gained from my nurse, the sea." Again in 1813 he writes: "I have the proud satisfaction to know that my conduct, my labor, and my economy have enabled me to do one hundred times more for my relatives than they, altogether, have ever done for me since the day of my birth. While my brothers were taught at college, I was the only one whose education was neglected. But the love of labor, which has not left me yet, has placed me in the ranks of citizens useful to society."

When not quite fourteen years old, he, with his father's consent, sailed as a cabin-boy and part owner in a vessel called the "Pelerin" for San Domingo. For nine years he traded between Bordeaux and the West Indies, and attained the rank of lieutenant of the vessel, as the position was called in the French mercantile marine,—a position that ranked with our first officer. Girard had now undoubtedly become a skilful navigator, and the use he had made of his time by study and observation made up for some of the defects of his early education. He applied for authority to act as captain of a vessel.

At that time it was the law of France that, in addition to the applicant being twenty-five years old, he should have made at least two cruises on a government vessel. Girard was but twenty-three, and had sailed in none but merchant vessels. But his family had influence enough to procure a dispensation, and in October, 1773, after passing the necessary examination, he was granted a license, which reads as follows: "To Stephen Girard of Bordeaux full authority to act as Captain, Master, or Patron of a merchant vessel." In the ship "*La Julie*" he left Bordeaux for St. Marc's, in the island of San Domingo, reaching there in February, 1774. Having disposed of the cargo, he sailed for New York, and landed there, for the first time in the United States, in 1774.

The ability he displayed in the business of disposing of the cargo, he brought in the ship, attracted the notice of Mr. Thomas Randall, a merchant of that city, and his assistance enabled Girard to trade successfully between New York, New Orleans, and Port au Prince. While acting jointly with Mr. Randall, as part owner of the vessel called "*L'Aimable Louise*," Girard was returning from the West Indies, when he was forced, by the presence of the British fleet, to enter the Delaware Bay, and he arrived for the first time in Philadelphia in the month of May, 1776. On account of the war with England, the port of Philadelphia was blockaded by the British, and, knowing the danger to American ships, he sold his interest in the "*L'Aimable Louise*," and opened a small store on Water Street. He was a mariner no more, but he laid his plans to continue in the shipping business.

In the northern section of the city there was a ship-builder, named Lum, whom he consulted about building a new vessel for him. It was there he met Mary, or Polly Lum as she was familiarly called, a young girl

about sixteen years old, distinguished for her personal beauty and noble virtues. After a brief courtship they were married by the Rev. Mr. Stringer, in St. Paul's Protestant Episcopal Church, on the 6th of June, 1777. On the approach of the British army to take possession of Philadelphia, Girard, with his wife, left for Mount Holly, having purchased a small farm there from Mr. Hazlehurst, who had at one time been his partner.

In October, 1778, two years after his arrival in Philadelphia, he took the oath of allegiance to the State of Pennsylvania. On his return to Philadelphia from Mount Holly, he resumed his attention to his business, especially to the West India trade. His previous experience, combined with his unflagging labor and economy, greatly aided him in making his progress to fortune sure and rapid. His father-in-law, Mr. Lum, built for him a sloop, which he named the "Water-Witch," and, as it was the planning of this boat which occasioned his meeting with his wife, he naturally regarded it with affection, and had a superstition that it could never cause him loss. Girard pursued so successfully the New Orleans and San Domingo trade, and his gains increased to such an extent, that he was enabled to extend his enterprises to a much broader scale. In 1780, he entered into partnership with his brother Jean, but bickerings soon sprang up between the two, and these contentions became so bitter that it was deemed prudent to dissolve the partnership. This was done in 1790, and the amount that fell to Stephen Girard's share was some thirty thousand dollars. Another source of good fortune to him, and indeed he confessed that this furnished the foundation of his fortune, was the lease he took on a number of stores on Water Street, one of which he occupied himself. The rents being low, it is manifest that the gain must have been very large.

Girard's domestic affairs now became of such a character, that they attracted the attention of his most intimate friends. For some cause his wife fell into a state of melancholy, which gradually became so pronounced that her mind was seriously affected, and, after a consultation of prominent physicians, Girard reluctantly consented to her being admitted into the Pennsylvania Hospital. A short time after her admission she gave birth to a female child, which was baptized Mary Girard, but, in spite of the care lavished upon the infant, it died a few months after its birth.

In the year 1791 Girard commenced building those fine ships which were the pride of the city of Philadelphia, and which were soon to be engaged in trade with the most important seaports of the world, especially with Calcutta and Canton. The names of these ships show that he still had an affectionate regard for his native land, they being called the "Rousseau," "Voltaire," "Montesquieu," "Helvetius," etc. At this period the desire of fame, the seeking of money, not however from avarice, but for the power and good it could do, must have taken possession of his mind, helping him to forget the sorrow caused by the loss of his wife, in a manner worse than death, and the consequent breaking up of his home life. Who can fathom the secret musings of the mind of that lonely man, who was even then laying up treasures for the building of that College upon whose walls his own name should be written in living letters.

In 1790, Alexander Hamilton, in his masterly report on the finances, urged upon Congress the importance of establishing a Bank of the United States. His suggestion was speedily acted upon, and an act for that purpose was introduced, and passed the Senate January 20, 1791. In the House of Representatives it met with vigorous opposition, but it finally passed that body Feb-

ruary 8, 1791. Washington, who was President, asked for the written opinion of his cabinet as to its constitutionality. They were equally divided. The President, however, believed it to be legal, and signed the bill. The bank received a charter, which limited its existence to twenty years. Like the Bank of England, it was a bank of deposit, discount, and circulation. It soon went into operation, with a capital of ten millions of dollars, and became very popular and successful. It was a powerful agency in establishing the credit of the government, facilitating its financial operations, and promoting the interests of industry and commerce.

The bank was established in Philadelphia, with branches at different points, and began business in Carpenters' Hall. It remained there until 1797, when it was removed to the new building on Third Street below Chestnut. This building was commenced in 1795, and is said to be the first public building erected in Philadelphia with a porch and pillars. Girard was a firm friend of the bank, and he believed that a corporation, that had been organized under the advice of the great financier of his time, which had proved of so much service to the financial world, and had conferred so many advantages upon the community, should be perpetuated. He soon saw, however, that the opposition against the bank was so great, that it would prevent the charter from being renewed. It is a sad commentary on the financial and economic notions of the day, that such an institution should have been closed, after so long and prosperous a career.

In 1810, Girard had about a million dollars with the house of Messrs. Baring Bros. & Co., London. Owing to the critical condition of the Bank of England, and the Messrs. Baring being on the verge of bankruptcy, Girard's money rested upon an uncertain foundation. He suc-

ceeded after a time in obtaining his funds, partly by purchase of British goods and partly by buying shares in the Bank of the United States. The bill to recharter the bank was defeated by the vote of Vice-President Clinton, and the bank closed its affairs, paying to the stockholders a premium over the par value of the stock of eight and one-half per cent. The non-renewal of this charter led to the establishment, by Stephen Girard, of a bank of his own. He found that he could purchase the bank building and the cashier's house for one-third of the original cost, which he did, and on the 12th of May, 1812, commenced the operation of the Bank of Stephen Girard. It was a novel spectacle in this country, the establishment of a private bank, conducted on a large scale, and conferring advantages upon the community nearly as great as those derived from State or national protection. Beside these benefits, of which the people were the recipients, it rendered important service to the government.

The dissolution of the Bank of the United States caused a large amount of confusion in the financial world, and the suspension of specie payments added to the general embarrassment. In spite of the low state of the public credit, and the difficulties in which the government was involved from its exhausted finances, and the expenses of the war, Girard was able to make heavy loans to the government, which enabled it to carry on the war. In 1814, when the resources of the country were drained to the lowest ebb, the treasury bankrupt, a foreign foe marching over the land, and when subscriptions for a loan of five million dollars were solicited, with the inducement of a large bonus and interest at seven per cent., and only twenty thousand dollars were subscribed, Girard came forward and subscribed for the entire amount. This act of patriotism was the means of

renewing public confidence in the country, and those who had refused to subscribe were now willing to pay an advance, but Girard did not take advantage of them, but allowed them to purchase on the same terms.

The means for carrying on the war having been furnished, a series of brilliant victories followed, which resulted in peace being declared. Girard wrote in 1815 to a friend in Bordeaux as follows: "The peace which has taken place between this country and England will consolidate forever our independence and insure our tranquillity." When the government was unable to pay the public debt in 1814, and was indebted to Girard for a large amount, in a letter to the Hon. A. J. Dallas, then Secretary of War, he wrote as follows: "I am of the opinion that those having any claim for interest on public stock, etc., should patiently wait for a more favorable moment, or, at least, receive in payment Treasury notes. Should you be under the necessity of resorting to either of these plans, as one of the public creditors I shall not murmur."

When the second Bank of the United States was chartered, in 1816, Girard was active in its organization and became a director. As the funds of the government were deposited in it, the bank had great facilities for discounting, and by this means aided the commercial community, and soon controlled the monetary affairs of the nation. When Jackson became President, in 1829, he expressed his decided hostility to the bank, and immediately began a war upon it, which soon ended in its destruction.

At the time when a neutral position gave the United States superior advantages in commerce, Girard adopted the principles of good faith in his commercial operations, acting the part of a neutral, and he avoided incurring the risks which, in those belligerent days, at-

tached to vessels suspected of carrying enemies' property under the American flag. He forbade his captains to receive passengers on his vessels, or any cargo but his own. He wrote in regard to passengers as follows: "But if you meet with American seamen in distress, you are to follow my invariable rule, take them on board and bring them home free of expense." A rigid observance of these rules won for him, with the officers of the British navy, a reputation such as no other merchant held, and in consequence very few of Girard's vessels were interrupted in their voyages.

The closing scene of his domestic life was full of sadness. His wife, who had been an inmate of the Pennsylvania Hospital for twenty-five years, in all of which time no ray of light had entered her darkened mind, died on September 13, 1815. When Girard received word that she was dying, no outward sign gave evidence of the sad thoughts that filled his mind. He only bowed his head, and asked to be told when it was all over. One of his old apprentices writes, "I shall never forget the last and closing scene. We all stood about the coffin, when Mr. Girard, filled with emotion, stepped forward and kissed his wife's corpse, and his tears moistened her cheek." After bestowing a last look upon her, he turned to his friend, Samuel Coates, and said, "It is well." On the beautiful lawn of the hospital she was buried, at Girard's request, with the simple ceremonial of the Quakers, under whose management the hospital was conducted. No head-stone designated her grave, the custom of the Quakers forbidding it. The site of the grave is now covered by the Clinic building of the hospital.

One of Girard's characteristics was his public spirit. This was manifested when he subscribed one hundred and ten thousand dollars for the improvement of the

navigation of the Schuylkill, and by again his subscription and the temporary loans which he made to the Chesapeake and Delaware Canal. When the State of Pennsylvania, in 1829, through the extravagance of its legislature, in what was thought to be an injudicious system of internal improvements, found its treasury empty, it was Girard who loaned one hundred thousand dollars, thus affording the State the relief it so badly needed. This was probably the last public act of his life.

A long career of unceasing toil was now drawing to a close. Refusing assistance from others, he still insisted in giving the same careful attention to the details of his great business. On February 12, 1830, while crossing the street at Second and Market Streets, he was struck and seriously injured by a rapidly driven wagon. It lacerated his forehead, cheek, and right ear, and his eye was badly injured. His health now rapidly declined, and an attack of influenza, then prevalent in the city, prostrated him. He remained in a sort of stupor, from which he did not arouse until shortly before his death, when he got out of bed and walked across the room, quickly returning to the bed, he placed his hand to his head and exclaimed, "How violent is this disorder! How very extraordinary it is!" These were the last words he spoke that could be understood. He expired on the 26th of December, 1831, at four o'clock in the afternoon, aged eighty-one years, seven months, and six days, after a life of labor, perseverance, economy, and success which had rarely been equalled.

As soon as his death became known there were many expressions of sorrow for the loss of such a distinguished citizen. The Select and Common Councils of Philadelphia adopted resolutions of regret. His funeral took place on December 30, 1831, and all that remained of the honored "mariner and merchant" was taken to the

Holy Trinity Roman Catholic Church, and placed in a vault belonging to the Baron Lallemand. The Baron had married Girard's grand-niece. After reposing there for nearly twenty years, his remains were removed and placed in a marble sarcophagus in the vestibule of Girard College.

I have hitherto dwelt upon the life of Stephen Girard, "mariner and merchant." I now desire to enlarge upon my text and speak of those godlike qualities which have set this rich man apart from other rich men. I mean his titles of "humanitarian and philanthropist."

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If we want a picture of Stephen Girard the humanitarian, we must turn time backward in its flight.

We must retrace our steps one hundred and four years, and learn something of the city of Philadelphia and the events which took place during ten months of its history, beginning May 1, 1793.

Let us place ourselves in the position of an eye-witness; let us see with the eyes of some young man visiting his uncle, who is, perhaps, a substantial trader of this our Philadelphia, a city which is not only the capital of the nation, but also in every sense the moral, commercial, and intellectual metropolis of the new world. This Philadelphia of 1793 is the wealthiest and most populous city of the infant Republic. Over a thousand ships enter its port yearly. Its exports are not much less than ten million dollars. Including the suburbs, it has a population of fifty thousand souls, living in eight thousand well built houses, some of these, indeed, quite deserving the title of stately mansions. Nor is this all: Philadelphia is growing rapidly, houses are building, rents are high, and property is extremely valuable.

Our young man has arrived from the interior of the

State, and, as stage-coaching is dear, he has made the journey on foot, grudging the toll money and the quarter of a dollar charged for each meal by the way, as why should he not, when one dollar is all that is asked for a whole week's board in his part of the State.

#### PHILADELPHIA IN 1793.

At the upper bridge of the Schuylkill, uncle and nephew greet each other. The young man from the country is dressed after the manner of his class. He wears a check shirt buttoned at the neck, an awkward coat made of hemp, and check trousers. His feet are bare. The prosperous uncle, on the other hand, who is an Indian merchant, has assumed his finest garb,—a nankeen coat striped with green, a white silk waist-coat, cassimere pantaloons, silk stockings, and shoes of soft leather, shining like satin. As the young man walks beside his uncle, he is a little disappointed at first, for the land facing the Schuylkill is simply divided into lots, with a few small houses here and there. His uncle explains, however, that the Delaware having greater facilities for navigation, the city has grown along the banks of that stream, and has extended itself north and south beyond the limits. But Centre Square (Broad and Market Streets) being reached, our country boy feels that he is indeed in Philadelphia. The wide streets, running at right angles, are majestic in their regularity; the foot-ways are carefully paved with brick and tile; the houses, too, are of red brick, and join each other in a friendly manner. Trees are everywhere, and the names of the streets, Sassafras and Mulberry, sound pure and sweet to the young countryman. It is a fine city, as even prejudiced Englishmen admit its cleanliness and order.

For the rest of the journey the uncle is busy pointing

out objects, and answering questions, for, even to a dweller in Philadelphia, High Street is a pretty sight. There is plenty of leisure and gayety, but no hurrying; elegant carriages roll along, and a stream of handsome, well dressed people pass and repass. Mingled in the crowd are strangers from all parts of the world, for Philadelphia is not only a prosperous city; it is also the seat of the United States government, and therefore the resort of diplomats and distinguished travellers. The greater part of the crowd, however, are to the manner born. Here is the modish gentleman, with powdered toupee. His velvet coat has lace at the cuffs, and his knee-breeches are made of satin. He is talking frivolities with a fine lady, whose hoops, high tossing feathers and lace frills make her look like a full-rigged ship.

Here, too, is the pretty Quakeress in her sad-colored silk gown; and now and then they perceive an Indian with a load of skins. Nor is the African slave wanting, though, thank God, there are not more than three hundred in the whole city. And once, at least, a monk from Ephrata, with his white cowl, passes them.

"General George Washington!" cries the uncle; "there goes the President," and the young man looks curiously at the fine coach drawn by four mettlesome horses. He sees a tall, calm gentleman of noble countenance. This grave personage is dressed in fine velvet, wears a sword, and has his hair powdered and gathered behind into a black silk bag. Occasionally he raises his plain cocked hat, which is decked with the American cockade. At High Street, just below Sixth, the two promenaders pause to notice the President's residence, which is a large double house, with a flourishing garden, and equalled by few in the city. "There," says the uncle, "once lived the traitor Arnold, and now the greatest man of the nation dwells there."

## LIFE IN PHILADELPHIA IN 1793.

The uncle's house is soon reached, a substantial residence at 42 North Front Street. The young man, accustomed to the quiet of the country, is confused by the noise, the tarry odors and the gloom of the street. But the inside of the house, with its gay hangings and handsome furniture, excites his admiration. The side-board and chairs are mahogany, the candlesticks are plated with silver, and for the first time he sees painted china and fine English glass, and for the first time, too, his feet pressed elegant carpets. While the servant-girl is covering the table our young rustic picks up a copy of the *Federal Gazette*. He is somewhat puzzled about the contents. In one place lottery tickets are announced for sale, and in another British goods, brought in by a French privateer, are to be parted with at low prices.

The relatives then sat down to a substantial dinner, washed down with some glasses of old Madeira. After the meal the old man questions his nephew as to his future course of life. If he writes a legible hand the uncle will be willing to take him into his own counting-house. He must not despair. "Great oaks from little acorns grow." Philadelphia has not a few rich merchants who have started from nothing. His own well-to-do neighbor, Stephen Girard, began at the lowest step of the ladder. He suffered also the additional disadvantage of being a foreigner. We can well imagine the boy pricking up his ears and asking questions, and we can imagine, too, the information he would receive of Girard's rigid, but sagacious, policy; of his two vessels to San Domingo; of the magnificent fleet he is building to trade with China and India; of his commodious stores; his solid, substantial house, with its solid, substantial furniture; of his quiet habits and taciturn manner. Another walk is then

proposed. Girard is on his counting-house steps as they pass, giving directions for the loading of a wagon. Indeed, he is steadyng one of the barrels. The young man takes a good look at the broad, sturdy merchant with gray eyes and thin-lipped, close-set mouth.

Many and striking are the sights exhibited to the young Telemachus. At Mr. Anderson's, at the sign of the Sorrel Horse, 39 North Second Street, they see the New York mail-stage prance away. It has four passengers, and it is warranted to reach New York in twenty-one hours. Peale's Museum is then visited, and there are seen stuffed panthers, grizzly bears, and the shoe and stocking of an Irish giant. Then at Eighth and High Streets twenty-five cents are paid to see wax-works. A little further on they notice the sign of a circus. Then a stroll is taken beyond the limits of the city, to a suburb called Bush Hill (Seventeenth and Spring Garden Streets), where, bowered in trees and beautiful with its gardens, is the country-house of the late James Hamilton, Esq., governor of Pennsylvania. Somewhat foot-sore, the old gentleman leads his nephew back to the city, and, after refreshments at the Coffee-House, they emerge upon High Street. Night has fallen, and triple rows of lamps make a scene like fairy-land, while towering above the lights are long silent rows of poplar-trees. All is bustle and gayety. The fashionable ladies are being carried past, in sedan-chairs, to card-parties and the Dancing Assembly. At the corner of Twelfth and High Streets, Citizen Genet, the French Minister, is holding a levee. The house is brilliantly lighted and crowded with guests, for the French are in high favor. Through the open door can be seen the splendors of the interior and the variety and richness of the dresses. This is a fair picture of Philadelphia as it was in the middle of May in the year of our Lord 1793.

## THE CITY PLAGUE-STRICKEN.

Let us shift the scene and look at Philadelphia as it was three months later. Let us suppose that the young nephew has been sent to his uncle's farm in Chester County. His uncle has kept in touch with him by letter. About the middle of August all letters have ceased. Rumors reach the young man that a fever prevails in the city, particularly in Water Street, close to his uncle's house. The rumors grow and grow. He is told the city is involved in confusion and panic. This information is brought him by Philadelphians, who come to the farm searching for lodgings.

The young man, after communing with himself, resolves to do his whole duty: he will go and search for his benefactor. Without any more ado, he takes his journey toward Philadelphia. As he approaches the city, signs of a great disaster multiply. Death, like a conquering army, has entered the capital, and the people are fleeing. Every farm-house, and even the very barns, are filled with tenants. At every farm-gate are fugitives, seeking knowledge from home. The roads are crowded with foot-passengers and wagons loaded with personal effects. Here are weeping mothers and frightened children dragging along bundles of clothing. Terror is behind them and uncertainty before, for the money is wanting to purchase the very necessities of life. The air is full of vague rumors.

At sundown our traveller enters the plague-stricken city. This must be High Street, for the triple lamps are burning. Where are the carriages and sedan-chairs? Where are the gay throng, the bustle, the levity, the brilliantly lighted mansions? All is gloom, silence, and stagnation. From the Schuylkill to President Washington's residence he meets not more than a dozen people,

and they walk in the middle of the street, and avoid each other. Even when two speak they do not shake hands, but stand apart with vinegar-soaked handkerchiefs at their mouths. Everywhere there is the smell of garlic, camphor, and tar. In one court a great fire burns. Stay! Here is a vehicle. Alas! it is a hearse, and as he pauses two negroes carry out a dead body.

Desolation and distress and crime possess the metropolis of the infant Republic. The young man reaches his uncle's house. As he passes the great inn on Front Street he sees that it, too, is barred, darkened, and deserted. He is now on the steps of 42 North Front. A cart driven by a negro jolts along, bearing a coffin, for this is the very centre of the pestilence. The lower part of the house is dark, but there is a faint light in the upper window, and after a little knocking he finds entrance by the yard-gate, and, passing beneath the fruit-laden grape-vines, he enters the house.

As he ascends the stairs a horrid, deadly vapor assails him, an odor entirely different from the drug-infected atmosphere of the city. This corrosive poisonous fluid snatches strength from his limbs, and bows him with a sudden sickness. On he goes—horrible grows the effluvia—until he reaches the upper floor, to find he is the only living person in that gloomy house. All the rest are the victims of the pestilence. I might enlarge on this thing, but I have no desire to produce disgust. Any medical work will give the curious symptoms, progress, and final end of the noisome disease called the yellow fever.

But I will ask you to accompany me a little further. We will go to the Bush Hill hospital, where the young man is soon borne. We have seen this place already, when it was the elegant and commodious mansion of the governor of the State.

Scorched and dazzled by the sun, lying on hard boards, he is borne over rough pavements. When he arouses from his stupor he finds himself lying on a dirty mattress, in a dirty room, crowded with other groaning victims of the disease. The atmosphere is polluted, and the dying and a few convalescents crowd together. From the lower rooms come the sounds of laughter, for there the nurses and attendants, who receive large wages from the city, are consuming the wines and cordials intended for the sick. Now and then a drunken nurse enters the room with a coffin, into which a body is hustled, in order to be dragged away for burial. No words could express the dirt, neglect, and mismanagement of the Bush Hill hospital prior to September 15, 1793.

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It is doubtful if any large community, since the days of the great plague of London in the time of Charles II., presented a more frightful picture of terror, suffering, and desolation than Philadelphia during the yellow fever epidemic of 1793, which converted the beautiful metropolis into a foul and disgusting charnel-house. The scenes which Defoe has pictured of London, during the pestilence of 1665, were enacted every day during those unhappy days in Philadelphia. In the account which Mathew Carey wrote, in the "Journal of Elizabeth Drinker," and in Charles Brockden Brown's realistic novel, "Arthur Mervyn," we find descriptions of scenes that are too loathsome to repeat.

The city and its suburbs had a population of nearly fifty thousand people. From the lowest hut to the stateliest mansion terror reigned supreme. The people became panic-stricken, and the roads leading to Lancaster, Wilmington, Trenton, and other places were crowded with fugitives. Very nearly all the federal and municipal officials left the city; many of the physicians and clergy-

men found their courage unequal to their duty. Whole streets became tenantless, and the hearse was the vehicle most frequently seen. Self-preservation made the inhabitants forget the commonest instincts of humanity. Over one-third of the population had fled. All the newspapers, with the single exception of the *Federal Gazette*, had suspended publication. The coffee-house, the library, and most of the churches were closed.

On the morning of the 10th of September, 1793, an advertisement appeared in the *Federal Gazette*, which stated that the overseers of the poor required immediate assistance, and hoped that among the benevolent citizens there might be found some who would volunteer their assistance. On the 12th of September, in response to this call, a meeting was held at the City Hall, and twenty-seven noble-hearted men formed a committee, to take measures to relieve the distressed. They first directed their attention to the hospital at Bush Hill, which was reported as being "without order or arrangement, far from being clean, and stands in immediate need of several qualified persons to begin and establish the necessary arrangements." To enter this pest-house was but a passage to the grave. Money could not purchase such services.

#### STEPHEN GIRARD—HUMANITARIAN.

On the 15th of September, at the meeting of the committee, an incident occurred which it is best to give in the words of the late Mathew Carey in his pamphlet:

"At the meeting on the 15th, a circumstance [occurred] to which the most glowing pencil could hardly do justice. Stephen Girard, a wealthy merchant, a native of France, and one of the members of the committee, touched with the wretched situation of the sufferers at Bush Hill, voluntarily and unexpectedly offered himself as a manager to superintend that hospital.

The surprise and satisfaction, excited by this extraordinary effort of humanity, can be better conceived than expressed. Peter Helm, a native of Pennsylvania, also a member, offered his services in the same department. Their offers were accepted; and the same afternoon they entered on the execution of their dangerous and praiseworthy office.

"To form a just estimate of the value of the offer of these men, it is necessary to take in full consideration the general consternation which at that period pervaded every quarter of the city, and which made attendance on the sick be regarded as a little less than a certain sacrifice. Uninfluenced by any reflections of this kind, without any possible inducement but the purest motives of humanity, they came forward and offered themselves as the forlorn hope of the committee. I trust that the gratitude of their fellow-citizens will remain as long as the memory of their beneficent conduct, which I hope will not die with the present generation."

Girard immediately took charge of the interior of the hospital, and he soon made his wonderful influence felt. Order reigned where all had been chaos, cleanliness where filth had been supreme; and within twenty-four hours he reported the hospital ready to afford every assistance. As one turns over the pages of the minutes of the committee, day after day, for nearly two months, we find the line, "Stephen Girard and Peter Helm at the hospital." Nor did the services of that committee end when the disease ceased to exist. They supplied the poor with money, provisions, and fuel. They furnished burial for the dead. They took under their care one hundred and ninety-two orphans of those who had died of the fever, and they only ceased their labors when they had taken precautions against a similar calamity in the future. We can form some idea of the terrible results of this epidemic, from the fact that from the 1st of August to the 9th of November, 1793, there were four thousand and thirty deaths, nearly one-tenth of the population.

Girard placed a very modest estimate upon his services during this period. Yet few men have equalled the courage and spirit of humanity he displayed.



A full knowledge of Stephen Girard's character conveys, in the minds of those who have studied it, a vivid impression of his remarkable qualities. The reverse of tall, of very solid build, with a short, thick neck and fearless temperament, all his sturdy fighting endowments took the direction of indomitable energy in enterprise and of intrepid assertion in everything right and good. It may be granted that he was eccentric, but eccentricity needs defining. He was a rare example of a life where a man's word was as good as his bond. Money, however, was not his God. He did not accumulate property for the mere love of it. He believed that the true blessings of life came through justice and not mercy.

Two facts stand out prominently in the earthly passage of this markedly gifted man,—his devotion to his fellow men and his love for his country. He was fearless, because he was a strong man, whose hope dimmed not, whose faith faltered not, and whose courage forsook him not. By residence he belonged to Philadelphia, by faith to the Roman Catholic Church; but in a truer, wider sense he belonged to no city, to no sect, but to the people of the State, to the cause of the greatest good for all men. Whatever he espoused, whatever he touched, he enriched with the genius of a determined spirit strong for success.

Poor, struggling, full of ambition, full of hope in his youth; active, determined, enterprising, and charitable in the prime of life; mourned and regretted in his death; such was the life of the most eminent philanthropist of his time, who lies in the beautiful Greek temple he planned, awaiting the day when all shall be judged.

It is difficult in a short article to write of Mr. Girard's splendid life record, of his love for his adopted city and country, of his humanity to his fellow men, and of his great success in the business world. To write all this

would mean to write the financial and commercial history of the country during its early and critical periods. His soul has gone to its reward, but his great philanthropy will live on to bless and enrich the lives of thousands.

#### HIS COLLEGE.

If we look over the whole field of education we find, notwithstanding the levelling spirit of democracy, the great increase of comforts and modern fortunes, that education is mainly still the luxury of the privileged classes, be the privilege that of rank, as in Europe or Great Britain, or wealth, as in our own land. Nor is this only true of the colleges and universities of the world, for schools that have been founded by charitable men and women for the amelioration of the hardships of orphans and children of the poor, have been diverted from the original intentions of the founders, and filled with children of parents with limited, but sufficient, incomes.

Christ Hospital and Dulwich College are noted examples of this maladministration. Nor is this the whole of the picture; some schools which have not been turned from their original purpose, have remained poorly endowed, and at the best located in unwholesome neighborhoods. Dickens's picture of the child who attended the school of the "Charitable Grinders" has pained and amused the readers of "Dombey and Son," and is a good example of this.

In saying that education is mainly the luxury of the rich and well-to-do, I speak of what is inevitable in the very nature of things. The hewer of wood and drawer of water must ever make up the majority of mankind, and the poor boy has only a few years to spare from the hard and necessary struggle of life. The university hallmark is not for him; yet he longs for the higher things

of language, philosophy, and science. So keen is that hunger, that many of our high schools try to whet his appetite with an ostentatious banquet of broken bits, and too often they turn out the smatterer with an impoverished body and a narrow mind, knowing nothing of the history of his country or the three R's.

But the great school of Stephen Girard has not fallen into this mistake. The orphan is taken from his narrow surroundings and placed in the midst of order and beauty. He is surrounded with comfort, even luxury; he is gently corrected, kindly entreated. His teachers, caretakers, food, and clothing are of the best. He only lacks one thing, and that God has taken from him,—a father's care. He is never over-worked nor over-trained, he is neither enervated by indulgence nor broken by tyranny. He hears good music and eloquent discourses. He is taught to march and encouraged in the pathway of honor, and above all he is thoroughly and constantly taught by precept and example the great language of the world,—English. He reads well, writes well, ciphers well, and he is taught the use of tools. He can use the hammer, the plane, and the saw; and the result of all this is that the sickly, ill-regulated child has become the healthy, intelligent young man. Keen, obedient, and well-mannered, the best kind of a beginning of that which constitutes the glory of any country, the sober, virtuous, and intelligent citizen. "In my opinion," said a well known official of Girard College, "while the brilliant boy is a *rara avis*, our average of intelligence, propriety, and manliness is not surpassed by any school in the world. And in my observation, extending over a score of years, our progress has been onward and upward. We turn out good Americans and ninety times out of a hundred good citizens."

Any one who will read the portion of the will of Stc-

phen Girard that relates to the endowment of a college for orphans, will readily perceive he did not intend to create an ordinary orphan asylum. He put himself in the place of a father to the orphan, and determined that his adopted children should have those advantages that were within the reach of children favored by the circumstances of their parents. He expressly states, "I would have them taught *facts and things* rather than *words and signs*." With this knowledge of the wishes of the founder, the directors have been making the best use in carrying them out.

The College is located on ground that Girard purchased for the purpose and was known as Peel's Hall. It contains forty-one acres, and is enclosed with a stone wall sixteen inches in thickness and ten feet in height. The College was opened January 1, 1848, with one hundred pupils and five buildings. The number of pupils have increased to nearly sixteen hundred and the buildings to fourteen. The buildings are all, with two exceptions, built of white marble, and are used as school and section rooms, dormitories, administration offices, infirmary, laundry, boiler house, etc., and all supplied with the best modern conveniences. The Main Building, which is constructed after the most minute details set down in Girard's will, is one of the finest specimens of Greek architecture in the world. The Chapel is a beautiful Gothic building, designed by a graduate of the College. Services of a non-sectarian character are held there every morning and afternoon.

The government of the College is under the direction of a president and vice-president. The faculty is composed of sixty-seven professors and teachers. The course of instruction commences with the first form, or primary grade, and ends with the fourth form.

The household is supervised by a matron and assistant

matron, twenty-four governesses, and sixteen prefects. The department of music is a very important adjunct; and in addition to vocal music and sight-singing there is a very fine band of thirty-three pieces. The battalion of five hundred and eighty cadets is under the charge of an officer of the United States army detailed for the purpose by the War Department. In addition to these officers there is a steward, assistant steward, a visiting and a resident physician, a corps of trained nurses, and a dentist.

The daily life of the College commences at 6 A.M., and until 8.45 P.M. every minute is occupied with study, school, play, meals, and chapel service.

By the terms of the will, pupils are admitted between the ages of six and ten years, and are permitted, under certain conditions, to remain until they are eighteen years old.

#### HIS TRUSTS.

At the time of his death, Stephen Girard was the richest man in America, and there were few private fortunes abroad that surpassed his. His estate was valued at over seven millions of dollars.

He bequeathed to his relatives one hundred and forty thousand dollars; to public charities of Philadelphia, one hundred and twenty thousand dollars; and after some private bequests, the residuary fund to erect and maintain a college for poor white male orphans.

The bequests to public charities of Philadelphia were thirty thousand dollars to the Pennsylvania Hospital; twenty thousand dollars to the Pennsylvania Institution for the Deaf and Dumb; ten thousand dollars to the Orphan Asylum of Philadelphia; ten thousand dollars to "The Comptrollers of Public Schools," the income of which is now used for the purchase of books for the libraries of the public schools; ten thousand dollars

were bequeathed to the Society for the Relief of Poor and Distressed Masters of Ships and their Widows and Children; twenty thousand dollars to the Grand Lodge of Pennsylvania for the relief of poor Masons; six thousand dollars for the erection of a school-house in Passyunk Township. Mr. Custis, in his "The Public Schools of Philadelphia," gives the following account of this school:

"An interesting old landmark is the Girard Consolidated School at Passyunk Avenue and Eighteenth Street, facing Rope Ferry Road. It is a substantial brick building, and in its time was an adornment to Passyunk Township, as that part of the city was known in the early days. It is now regarded with veneration by reason of its history, but for practical school purposes is no longer a desirable building, and a new structure is to be erected on an adjoining lot.

"The Girard School was erected in 1833. It was not organized as a public school, but was provided for by Stephen Girard in his will. What is known as the Girard homestead, which was Mr. Girard's country residence, is located a short distance from the school. . . .

"The school was opened with about thirty pupils. . . . It struggled along for several years, but was finally closed. In 1867 the building was turned over to the Board of Public Education, and was reopened as a public school with about sixty pupils. Its attendance has increased in recent years, there being at present over two hundred pupils enrolled."

Ten thousand dollars were bequeathed in trust, the interest to be used in purchasing fuel for poor white house-keepers and room-keepers. For the improvement of Delaware Avenue, five hundred thousand dollars were left in trust.

One of the brightest pages in the history of Philadelphia is the administration by the Board of Directors of City Trusts of the trusts bequeathed to the city. The fidelity, honesty, and ability of these gentlemen are unquestioned. Through their careful management the Girard Trust has increased to over fifteen millions of dollars. The members of the Board of Directors of

City Trusts are gentlemen of social, financial, and commercial standing in the city, and for their faithful and arduous services they receive no remuneration. The Board consists of twelve members, appointed by the judges of the courts, and three *ex-officio* members, viz.: the Mayor of Philadelphia and the Presidents of the Select and Common Councils.



WILL OF STEPHEN GIRARD.



THE WILL  
OF THE LATE  
STEPHEN GIRARD, ESQ.

Dated February 16, 1830. Codicil dated June 20, 1831.  
Proved December 31, 1831. Recorded Philadelphia Will Book 10, p. 198.

I, Stephen Girard, of the City of Philadelphia, in the Commonwealth of Pennsylvania, mariner and merchant, being of sound mind, memory, and understanding, do make and publish this my last will and testament, in manner following, that is to say . . . .

I. I give and bequeath unto "The Contributors to the Pennsylvania Hospital," of which corporation I am a member, the sum of *thirty thousand dollars*, upon the following conditions, namely, that the said sum shall be added to their capital, and shall remain a part thereof forever, to be placed at interest and the interest thereof to be applied, *in the first place* to pay to my black woman Hannah (to whom I hereby give her freedom) the sum of two hundred dollars per year, in quarterly payments of fifty dollars each in advance, during all the term of her life; and, *in the second place*, the said interest to be applied to the use and accommodation of the sick in the said hospital, and for providing and at all times having competent matrons, and a sufficient number of nurses and assistant nurses, in order not only to promote the purposes of the said hospital, but to encrease this last class of useful persons much wanted in our city:

II. I give and bequeath to "The Pennsylvania Institution for the Deaf and Dumb," the sum of *twenty thousand dollars*, for the use of that institution:

III. I give and bequeath to "The Orphan Asylum of Philadelphia," the sum of *ten thousand dollars* for the use of that Institution:

IV. I give and bequeath to "the comptrollers of the public schools for the city and county of Philadelphia" the sum of *ten thousand dollars* for the use of the schools upon the Lancaster system, in the first section of the first school district of Pennsylvania.

V. I give and bequeath to "The Mayor, Aldermen and Citizens of Philadelphia," the sum of *ten thousand dollars*, in trust safely to invest the same in some productive fund, and with the interest and dividends arising therefrom to purchase fuel between the months of March and August in every year forever, and in the month of January in every year forever distribute the same, amongst poor white house-keepers and room-keepers, of good character, residing in the city of Philadelphia.

VI. I give and bequeath to the society for the relief of poor and distressed masters of ships, their widows and children, (of which society I am a member) the sum of ten thousand dollars, to be added to their capital stock, for the uses and purposes of said society:

VII. I give and bequeath to the gentlemen, who shall be trustees of the Masonic Loan at the time of my decease, the sum of *twenty thousand dollars*, including therein ten thousand and nine hundred dollars due to me, part of the Masonic Loan, and any interest that may be due thereon at the time of my decease, in trust for the use and benefit of "the Grand Lodge of Pennsylvania and masonic jurisdiction thereto belonging," and to be paid over by the said trustees to the said Grand Lodge for the purposes of being invested in some safe stock or funds, or other good security, and the dividends and interest arising therefrom to be again so invested and added to the capital, without applying any part thereof

to any other purpose until the whole capital shall amount to thirty thousand dollars, when the same shall forever after remain a permanent fund or capital, of the said amount of thirty thousand dollars, the interest whereof shall be applied from time to time to the relief of poor and respectable brethren: and in order that the real and benevolent purposes of masonic institutions may be attained, I recommend to the several lodges not to admit to membership, or to receive members from other lodges, unless the applicants shall absolutely be men of sound and good morals.

VIII. I give and bequeath unto Philip Peltz, John Lentz, Francis Hesley, Jacob Baker and Adam Young, of Passyunk township, in the county of Philadelphia, the sum of *six thousand dollars*, in trust that they or the survivors or survivor of them shall purchase a suitable piece of ground, as near as may be in the centre of said township, and thereon erect a substantial brick building, sufficiently large for a school house and the residence of a school-master, one part thereof for poor male white children, and the other part for poor female white children of said township: and as soon as the said school-house shall have been built, that they the said trustees or the survivors or survivor of them shall convey the said piece of ground and house thereon erected, and shall pay over such balance of said sum as may remain unexpended, to any board of directors and their successors in trust, which may at the time exist or be by law constituted, consisting of at least twelve discreet inhabitants of the said township, and to be annually chosen by the inhabitants thereof; the said piece of ground and house to be carefully maintained by said directors and their successors solely for the purposes of a school as aforesaid forever, and the said balance to be securely invested as a permanent fund, the interest thereof to be

applied from time to time towards the education in the said school of any number of such poor white children of said township; and I do hereby recommend to the citizens of the said township to make additions to the fund whereof I have laid the foundation.

IX. I give and devise my house and lot of ground thereto belonging, situate in rue Ramouet aux Chartrons, near the city of Bordeaux, in France, and the rents issues and profits thereof to my brother Etienne Girard and my niece Victoire Fenellon (daughter of my late sister Sophia Girard Capayron) (both residing in France) in equal moieties for the life of my said brother, and, on his decease, one moiety of the said house and lot to my said niece Victoire and her heirs forever, and the other moiety to the six children of my said brother, namely, John Fabricius, Marguerite, Anne Henriette, Jean August, Marie, and Madelaine Henriette, share and share alike (the issue of any deceased child, if more than one to take amongst them the parent's share) and their heirs forever.

X. I give and bequeath to my said brother Etienne Girard the sum of *five thousand dollars*, and the like sum of *five thousand dollars* to each of his six children above named: if any of the said children shall die prior to the receipt of his or her legacy of five thousand dollars, the said sum shall be paid, and I give and bequeath the same, to any issue of such deceased child, if more than one share and share alike.

XI. I give and bequeath to my said niece Victoire Fenellon the sum of *five thousand dollars*.

XII. I give and bequeath absolutely to my niece Antoinetta, now married to M<sup>r</sup> Hemphill, the sum of *ten thousand dollars*, and I also give and bequeath to her the sum of *fifty thousand dollars*, to be paid over to a trustee or trustees to be appointed by my execu-

tors, which trustee or trustees shall place and continue the said sum of fifty thousand dollars upon good security, and pay the interest and dividends thereof as they shall from time to time accrue, to my said niece for her separate use, during the term of her life, and from and immediately after her decease, to pay and distribute the capital to and among such of her children and the issue of deceased children, and in such parts and shares as she the said Antoinetta, by any instrument under her hand and seal executed in the presence of at least two credible witnesses shall direct and appoint, and for default of such appointment then to and among the said children and issue of deceased children in equal shares, such issue of deceased children if more than one to take only the share which their deceased parent would have taken if living.

XIII. I give and bequeath unto my niece Carolina, now married to M<sup>r</sup> Haslam, the sum of *ten thousand dollars*, to be paid over to a trustee or trustees to be appointed by my executors, which trustee or trustees shall place and continue the said money upon good security, and pay the interest and dividends thereof from time to time, as they shall accrue, to my said niece, for her separate use during the term of her life; and, from and immediately after her decease, to pay and distribute the capital to and among such of her children and issue of deceased children, and in such parts and shares, as she the said Carolina, by any instrument under her hand and seal executed, in the presence of at least two credible witnesses, shall direct and appoint, and for default of such appointment, then to and among the said children and issue of deceased children, in equal shares, such issue of deceased children if more than one, to take only the share which the deceased parent would have taken if living: but if my said niece Carolina shall leave no

issue, then the said trustee or trustees on her decease shall pay the said capital and any interest accrued thereon to and among Caroline Lallemand (niece of the said Carolina) and the children of the aforesaid Antoinetta Hemphill, share and share alike.

XIV. I give and bequeath to my niece Henrietta, now married to Dr Clark, the sum of *ten thousand dollars*; and I give and bequeath to her daughter Caroline (in the last clause above named) the sum of twenty thousand dollars—the interest of the said sum of twenty thousand dollars, or so much thereof as may be necessary, to be applied to the maintenance and education of the said Caroline during her minority, and the principal with any accumulated interest to be paid to the said Caroline, on her arrival at the age of twenty-one years.

XV. Unto each of the captains, who shall be in my employment at the time of my decease, either in port or at sea, having charge of one of my ships or vessels, and having performed at least two voyages in my service, I give and bequeath the sum of *fifteen hundred dollars*—provided he shall have brought safely into the port of Philadelphia, or if at sea at the time of my decease shall bring safely into that port, my ship or vessel last entrusted to him, and also that his conduct during the last voyage shall have been in every respect conformable to my instructions to him.

XVI. All persons, who, at the time of my decease, shall be bound to me by indenture, as apprentices or servants, and who shall then be under age, I direct my executors to assign to suitable masters immediately after my decease, for the remainder of their respective terms, on conditions as favourable as they can in regard to education, clothing, and freedom dues; to each of the said persons, in my service and under age at the time of my decease I give and bequeath the sum of *five hun-*

dred dollars, which sums respectively I direct my executors safely to invest in public stock, to apply the interest and dividends thereof towards the education of the several apprentices or servants, for whom the capital is given, respectively, and at the termination of the apprenticeship or service of each to pay to him or her the said sum of five hundred dollars and any interest accrued thereon, if any such interest shall remain unexpended: in assigning any indenture, preference shall be given to the mother, father, or next relation, as assignee, should such mother, father, or relative desire it, and be at the same time respectable and competent.

XVII. I give and bequeath to Francis Hesley (son of M<sup>r</sup>s S. Hesley, who is mother of Marianne Hesley) the sum of *one thousand dollars*, over and above such sum as may be due to him at my decease.

XVIII. I charge my real estate in the state of Pennsylvania with the payment of the several annuities or sums following (the said annuities to be paid by the treasurer or other proper officer of the city of Philadelphia appointed by the corporation thereof for the purpose out of the rents and profits of said real estate, hereinafter directed to be kept constantly rented) namely :

1. I give and bequeath to M<sup>r</sup>s Elizabeth Ingersoll, widow of Jared Ingersoll, esq. late of the city of Philadelphia, counsellor at law, an annuity or yearly sum of *one thousand dollars*, to be paid in half yearly payments, in advance, of five hundred dollars each during her life:—

2. I give and bequeath to M<sup>r</sup>s Catherine Girard, now widow of M<sup>r</sup> J. B. Hoskins, who died in the isle of France, an annuity or yearly sum of *four hundred dollars*, to be paid in half yearly payments in advance of two hundred dollars each, during her life.

3. I give and bequeath to M<sup>rs</sup> Jane Taylor, my present house keeper (the widow of the late captain Alexander Taylor, who was master of my ship Helvetius and died in my employment) an annuity or yearly sum of *five hundred dollars*, to be paid in half yearly payments in advance of two hundred and fifty dollars each, during her life.

4. I give and bequeath to M<sup>rs</sup> S. Hesley, my house-keeper at my place in Passyunk Township, an annuity or yearly sum of *five hundred dollars*, to be paid in half yearly payments in advance of two hundred and fifty dollars each during her life.

5. I give and bequeath to Marianne Hesley, daughter of M<sup>rs</sup> S. Hesley, an annuity or yearly sum of *three hundred dollars*, to be paid to her mother for her use in half yearly payments in advance of one hundred and fifty dollars each, until the said Marianne shall have attained the age of twenty-one years, when the said annuity shall cease, and the said Marianne will receive the five hundred dollars given to her and other indented persons, according to clause XVI. of this will :

6. I give and bequeath to my late house-keeper, Mary Kenton, an annuity or yearly sum of *three hundred dollars*, to be paid in half yearly payments in advance of one hundred and fifty dollars each during her life.

7. I give and bequeath to M<sup>rs</sup> Deborah Scott, sister of Mary Kenton, and wife of M<sup>r</sup> Edwin T. Scott, an annuity or yearly sum of *three hundred dollars*, to be paid in half yearly payments in advance of one hundred and fifty dollars each, during her life.

8. I give and bequeath to M<sup>rs</sup> Catharine McLaren, sister of Mary Kenton, and wife of M<sup>r</sup> M. McLaren, an annuity or yearly sum of *three hundred dollars*, to be paid in half yearly payments in advance of one hundred and fifty dollars each, during her life.

9. I give and bequeath to M<sup>r</sup> Amelia G. Taylor, wife of M<sup>r</sup> Rich<sup>d</sup> M. Taylor, an annuity or yearly sum of *three hundred dollars* to be paid in half yearly payments in advance of one hundred and fifty dollars each during her life.

XIX. All that part of my real and personal estate, near Washita, in the state of Louisiana, the said real estate consisting of upwards of two hundred and eight thousand arpens or acres of land, and including therein the settlement hereinafter mentioned, I give, devise, and bequeath, as follows, namely: 1. I give devise and bequeath to the corporation of the City of New Orleans, their successors and assigns, all that part of my real estate, constituting the settlement formed on my behalf by my particular friend Judge Henry Bree, of Washita, consisting of upwards of one thousand arpens or acres of land with the appurtenances and improvements thereon, and also all the personal estate thereto belonging and thereon remaining, including upwards of thirty slaves now on said settlement and their encrease, in trust, however, and subject to the following reservations:

I desire, that no part of the said estate or property, or the slaves thereon, or their encrease, shall be disposed of or sold for the term of twenty years from and after my decease, should the said judge Henry Bree survive me and live so long, but that the said settlement shall be kept up by the said judge Henry Bree, for and during said term of twenty years, as if it was his own, that is, it shall remain under his sole care and control, he shall improve the same by raising such produce as he may deem most advisable, and, after paying taxes, and all expenses in keeping up the settlement by clothing the slaves and otherwise, he shall have and enjoy for his own use all the nett profits of said settlement:—provided however and I desire that the said judge Henry Bree

shall render annually to the corporation of the City of New Orleans, a report of the state of the settlement, the income and expenditure thereof, the number and encrease of the slaves, and the nett result of the whole. I desire that, at the expiration of the said term of twenty years, or on the decease of the said Judge Henry Bree, should he not live so long, the land and improvements forming said settlement, the slaves thereon or thereto belonging, and all other appurtenant personal property, shall be sold, as soon as the said corporation shall deem it advisable to do so, and the proceeds of the said sale or sales shall be applied by the said corporation to such uses and purposes as they shall consider most likely to promote the health and general prosperity of the inhabitants of the city of New Orleans: But, until the said sale shall be made, the said corporation shall pay all taxes, prevent waste or intrusion, and so manage the said settlement and the slaves and their encrease thereon, as to derive an income, and the said income shall be applied from time to time, to the same uses and purposes for the health and general prosperity of the said inhabitants.

2. I give devise and bequeath to the Mayor Aldermen and citizens of Philadelphia, their successors and assigns, two undivided third parts of all the rest and residue of my said real estate, being the lands unimproved near Washita in the said state of Louisiana, in trust, that, in common with the corporation of the city of New Orleans, they shall pay the taxes on the said lands, and preserve them from waste or intrusion, for the term of ten years from and after my decease, and, at the end of the said term, when they shall deem it advisable to do so, shall sell and dispose of their interest in said lands gradually from time to time, and apply the proceeds of such sales to the same uses and purposes herein-

after declared and directed of and concerning the residue of my personal estate.

3. And I give devise and bequeath to the Corporation of the city of New Orleans, their successors and assigns, the remaining one undivided third part of the said lands, in trust, in common with the Mayor Aldermen and citizens of Philadelphia, to pay the taxes on the said lands and preserve them from waste and intrusion for the term of ten years from and after my decease, and, at the end of the said term when they shall deem it advisable to do so, to sell and dispose of their interest in said lands gradually from time to time, and to apply the proceeds of such sales to such uses and purposes as the said corporation may consider most likely to promote the health and general prosperity of the inhabitants of the City of New Orleans.

XX. And whereas I have been for a long time impressed with the importance of educating the poor, and of placing them by the early cultivation of their minds and the development of their moral principles, above the many temptations, to which, through poverty and ignorance they are exposed; and I am particularly desirous to provide for such a number of poor male white orphan children, as can be trained in one institution, a better education as well as a more comfortable maintenance than they usually receive from the application of the public funds: And whereas, together with the object just adverted to I have sincerely at heart the welfare of the city of Philadelphia, and, as a part of it, am desirous to improve the neighborhood of the river Delaware, so that the health of the citizens may be promoted and preserved, and that the eastern part of the city may be made to correspond better with the interior: Now, I do give devise and bequeath *all the residue and remainder of my real and personal estate* of every sort and kind and whereso-

ever situate (the real estate in Pennsylvania charged as aforesaid) unto "The Mayor, aldermen and citizens of Philadelphia, their successors and assigns in trust to and for the several uses intents and purposes hereinafter mentioned and declared of and concerning the same, that is to say: So far as regards my real estate in Pennsylvania, in trust, that no part thereof shall ever be sold or alienated by the said The Mayor Aldermen and citizens of Philadelphia or their successors, but the same shall forever thereafter be let from time to time to good tenants, at yearly or other rents and upon leases in possession not exceeding five years from the commencement thereof, and that the rents issues and profits arising therefrom shall be applied towards keeping that part of the said real estate situate in the city and Liberties of Philadelphia constantly in good repair (parts elsewhere situate to be kept in repair by the tenants thereof respectively) and towards improving the same whenever necessary by erecting new buildings, and that the nett residue (after paying the several annuities herein before provided for) be applied to the same uses and purposes as are herein declared of and concerning the residue of my personal estate: And so far as regards my real estate in Kentucky, now under the care of Messrs Triplett and Burnley, in trust to sell and dispose of the same, whenever it may be expedient to do so, and to apply the proceeds of such sale to the same uses and purposes as are herein declared of and concerning the residue of my personal estate.

XXI. And so far as regards the residue of my personal estate, in trust, as to *two millions of dollars*, part thereof, to apply and expend so much of that sum as may be necessary—in erecting as soon as practicably may be, in the centre of my square of ground between High and Chesnut streets, and Eleventh and Twelfth streets,

in the city of Philadelphia (which square of ground I hereby devote for the purposes hereinafter stated, and for no other, for ever) a permanent College, with suitable out-buildings, sufficiently spacious for the residence and accommodation of at least three hundred scholars, and the requisite teachers and other persons necessary in such an institution as I direct to be established; and in supplying the said college and out-buildings with decent and suitable furniture, as well as books and all other things needful to carry into effect my general design. The said College shall be constructed with the most durable materials and in the most permanent manner, avoiding needless ornament, and attending chiefly to the strength, convenience and neatness of the whole: It shall be at least one hundred and ten feet east and west, and one hundred and sixty feet north and south, and shall be built on lines parallel with High and Chesnut streets and Eleventh and Twelfth streets, provided those lines shall constitute at their junction right angles: It shall be three stories in height, each story at least fifteen feet high in the clear from the floor to the cornice: it shall be fire-proof inside and outside, the floors and the roof to be formed of solid materials, on arches turned on proper centres, so that no wood may be used, except for doors, windows and shutters: Cellars shall be made under the whole building, solely for the purposes of the institution; the doors to them from the outside shall be on the east and west of the building, and access to them from the inside shall be had by steps, descending to the cellar floor from each of the entries or halls hereinafter mentioned, and the inside cellar doors to open under the stairs on the north-east and north-west corners of the northern entry, and under the stairs on the south-east and south-west corners of the southern entry; there should be a cellar window under and in a line with, each window

in the first story—they should be built one half below, the other half above, the surface of the ground, and the ground outside each window should be supported by stout walls; the sashes should open inside, on hinges, like doors, and there should be strong iron bars outside each window; the windows inside and outside should not be less than four feet wide in the clear: There shall be in each story four rooms, each room not less than fifty feet square in the clear; the four rooms on each floor to occupy the whole space east and west on such floor or story, and the middle of the building north and south; so that in the north of the building, and in the south thereof, there may remain a space of equal dimensions, for an entry or hall in each, for stairs and landings: In the north-east and in the north-west corners of the northern entry or hall on the first floor, stairs shall be made so as to form a double stair-case, which shall be carried up through the several stories; and, in like manner, in the south-east and south-west corners of the southern entry or hall, stairs shall be made, on the first floor, so as to form a double stair-case, to be carried up through the several stories; the steps of the stairs to be made of smooth white marble with plain square edges, each step not to exceed nine inches in the rise, nor to be less than ten inches in the tread: the outside and inside foundation walls shall be at least ten feet high in the clear from the ground to the ceiling: the first floor shall be at least three feet above the level of the ground around the building, after that ground shall have been so regulated as that there shall be a gradual descent from the centre to the sides of the square formed by High and Chesnut and Eleventh and Twelfth streets: all the outside foundation walls, forming the cellars, shall be three feet and six inches thick up to the first floor, or as high as may be necessary to fix the centres for the first floor; and the

inside foundation wall, running north and south, and the three inside foundation walls, running east and west, (intended to receive the interior walls for the four rooms each not less than fifty feet square in the clear, above mentioned) shall be three feet thick up to the first floor, or as high as may be necessary to fix the centres for the first floor: when carried so far up, the outside walls shall be reduced to two feet in thickness, leaving a recess outside of one foot and inside of six inches—and when carried so far up, the inside foundation walls shall also be reduced, six inches on each side to the thickness of two feet; centres shall then be fixed on the various recesses of six inches throughout, left for the purpose, the proper arches shall be turned, and the first floor laid: the outside and the inside walls shall then be carried up of the thickness of two feet throughout, as high as may be necessary to begin the recess intended to fix the centres for the second floor, that is the floor for the four rooms each not less than fifty feet square in the clear, and for the landing in the north, and the landing in the south, of the building, where the stairs are to go up—at this stage of the work, a chain, composed of bars of inch square iron, each bar about ten feet long, and linked together by hooks formed of the ends of the bars, shall be laid straightly and horizontally along the several walls, and shall be as tightly as possible worked into the centre of them throughout, and shall be secured wherever necessary, especially at all the angles, by iron clamps solidly fastened, so as to prevent cracking or swerving in any part; centres shall then be laid, the proper arches turned for the second floor and landings, and the second floor and landings shall be laid: the outside and the inside walls shall then be carried up of the same thickness of two feet throughout as high as may be necessary to begin the recess intended to fix

the centres for the third floor and landings; and, when so far carried up, another chain similar in all respects to that used at the second story, shall be in like manner worked into the walls throughout as tightly as possible, and clamped in the same way with equal care; centres shall be formed, the proper arches turned, and the third floor and landings shall be laid: the outside and the inside walls shall then be carried up, of the same thickness of two feet throughout, as high as may be necessary to begin the recess intended to fix the centres for the roof; and, when so carried up, a third chain, in all respects like those used at the second and third stories, shall in the manner before described be worked as tightly as possible into the walls throughout, and shall be clamped with equal care; centres shall now be fixed in the manner best adapted for the roof, which is to form the ceiling for the third story, the proper arches shall be turned, and the roof shall be laid as nearly horizontally as may be, consistently with the easy passage of water to the eaves: the outside walls, still of the thickness of two feet throughout, shall then be carried up about two feet above the level of the platform, and shall have marble capping, with a strong and neat iron railing thereon: The outside walls shall be faced with slabs or blocks of marble or granite, not less than two feet thick, and fastened together with clamps securely sunk therein—they shall be carried up flush from the recess of one foot formed at the first floor where the foundation outside wall is reduced to two feet: The floors and landings as well as the roof shall be covered with marble slabs, securely laid in mortar; the slabs on the roof to be twice as thick as those on the floors. In constructing the walls, as well as in turning the arches, and laying the floors, landings, and roof, good and strong mortar, and grout, shall be used, so that no cavity whatever may

any where remain. A furnace or furnaces for the generation of heated air shall be placed in the cellar, and the heated air shall be introduced in adequate quantity wherever wanted by means of pipes and flues inserted and made for the purpose in the walls, and as those walls shall be constructed. In case it shall be found expedient, for the purposes of a library or otherwise, to encrease the number of rooms by dividing any of those, directed to be not less than fifty feet square in the clear, into parts, the partition walls to be of solid materials. A room most suitable for the purpose, shall be set apart for the reception and preservation of my books and papers, and I direct that they shall be placed there by my executors and carefully preserved therein. There shall be two principal doors of entrance into the college, one into the entry or hall on the first floor in the north of the building, and in the centre between the east and west walls, the other into the entry or hall in the south of the building, and in the centre between the east and west walls; the dimensions to be determined by a due regard to the size of the entire building, to that of the entry, and to the purposes of the doors. The necessity for, as well as the position and size of other doors, internal or external, and also the position and size of the windows, to be, in like manner, decided on by a consideration of the uses to which the building is to be applied, the size of the building itself and of the several rooms, and of the advantages of light and air: there should in each instance be double doors those opening into the rooms to be what are termed glass doors, so as to encrease the quantity of light for each room, and those opening outward to be of substantial wood work well lined and secured: the windows of the second and third stories I recommend to be made in the style of those in the first and second stories of my present dwell-

ing house North Water street, on the eastern front thereof; and outside each window I recommend that a substantial and neat iron balcony be placed sufficiently wide to admit the opening of the shutters against the walls; the windows of the lower story to be in the same style, except that they are not to descend to the floor, but so far as the surbase, up to which the wall is to be carried, as is the case in lower story of my house at my place in Passyunk township. In minute particulars, not here noticed, utility and good taste should determine. There should be at least four out-buildings, detached from the main edifice and from each other, and in such positions as shall at once answer the purposes of the institution, and be consistent with the symmetry of the whole establishment:—each building should be, as far as practicable, devoted to a distinct purpose: in that one or more of those buildings, in which they may be most useful, I direct my executors to place my plate and furniture of every sort. The entire square, formed by High and Chesnut streets, and Eleventh and Twelfth streets, shall be enclosed with a solid wall, at least fourteen inches thick and ten feet high, capped with marble and guarded with irons on the top so as to prevent persons from getting over: there shall be two places of entrance into the square, one in the centre of the wall facing High street, and the other in the centre of the wall facing Chesnut street: at each place of entrance there shall be two gates, one opening inward and the other outward; those opening inward to be of iron and in the style of the gates north and south of my banking house, and those opening outward to be of substantial wood work well lined and secured on the faces thereof with sheet iron. The messuages now erected on the south-east corner of High and Twelfth streets, and on Twelfth

street, to be taken down and removed, as soon as the College and out-buildings shall have been erected, so that the establishment may be rendered secure and private.

When the college and appurtenances shall have been constructed, and supplied with plain and suitable furniture, and books, philosophical and experimental instruments and apparatus, and all other matters needful to carry my general design into execution ; the income issues and profits of so much of the said sum of two millions of dollars as shall remain unexpended shall be applied to maintain the said College according to my directions :

1. The institution shall be organized as soon as practicable and, to accomplish that purpose more effectually, due public notice of the intended opening of the college shall be given—so that there may be an opportunity to make selections of competent instructors, and other agents, and those who may have the charge of orphans may be aware of the provisions intended for them :

2. A competent number of instructors, teachers, assistants and other necessary agents, shall be selected, and when needful their places from time to time supplied : they shall receive adequate compensation for their services : but no person shall be employed who shall not be of tried skill in his or her proper department, of established moral character—and in all cases persons shall be chosen on account of their merit, and not through favour or intrigue.

3. As many poor white male orphans, between the ages of six and ten years, as the said income shall be adequate to maintain, shall be introduced into the college as soon as possible ; and from time to time as there may be vacancies, or as increased ability from income may warrant, others shall be introduced.

4. On the application for admission, an accurate statement should be taken, in a book prepared for the

purpose, of the name, birth-place, age, health, condition as to relatives, and other particulars, useful to be known, of each orphan.

5. No orphan should be admitted until the guardians or directors of the poor, or a proper guardian, or other competent authority, shall have given, by indenture, relinquishment, or otherwise, adequate power to the Mayor Aldermen and citizens of Philadelphia, or to directors or others by them appointed, to enforce, in relation to each orphan, every proper restraint, and to prevent relatives or others from interfering with or withdrawing such orphan from the institution.

6. Those orphans, for whose admission application shall be first made, shall be first introduced, all other things concurring—and at all future times priority of application shall entitle the applicant to preference in admission, all other things concurring: but, if there shall be at any time, more applicants than vacancies, and the applying orphans shall have been born in different places, a preference shall be given,—*first* to orphans born in the city of Philadelphia; *secondly*, to those born in any other part of Pennsylvania; *thirdly* to those born in the city of New York (that being the first port on the continent of North America, at which I arrived); and *lastly*, to those born in the city of New Orleans, being the first port on the said continent at which I first traded, in the first instance as first officer, and subsequently as master and part owner of a vessel and cargo.

7. The orphans, admitted into the College, shall be there fed with plain but wholesome food, clothed with plain but decent apparel (no distinctive dress ever to be worn) and lodged in a plain but safe manner: Due regard shall be paid to their health, and to this end their persons and clothes shall be kept clean, and they shall have suitable and rational exercise and recreation:

They shall be instructed in the various branches of a sound education, comprehending reading, writing, grammar, arithmetic, geography, navigation, surveying, practical mathematics, astronomy, natural, chemical, and experimental philosophy, the French and Spanish languages [I do not forbid, but I do not recommend, the Greek and Latin Languages]—and such other learning and science, as the capacities of the several scholars may merit or warrant: I would have them taught facts and things, rather than words or signs: And, especially, I desire, that by every proper means a pure attachment to our republican institutions, and to the sacred rights of conscience, as guaranteed by our happy constitutions, shall be formed and fostered in the minds of the scholars.

8. Should it unfortunately happen, that any of the orphans, admitted into the college, shall, from mal-conduct, have become unfit companions for the rest, and mild means of reformation prove abortive, they should no longer remain therein.

9. Those scholars, who shall merit it, shall remain in the college until they shall respectively arrive at between fourteen and eighteen years of age; they shall then be bound out by the Mayor, Aldermen and citizens of Philadelphia, or under their direction, to suitable occupations, as those of agriculture, navigation, arts, mechanical trades, and manufactures, according to the capacities and acquirements of the scholars respectively; consulting, as far as prudence shall justify it, the inclinations of the several scholars, as to the occupation, art, or trade, to be learned.

In relation to the organization of the college and its appendages, I leave, necessarily, many details to the Mayor Aldermen and citizens of Philadelphia and their successors; and I do so, with the more confidence, as, from the nature of my bequests and the benefit to result

from them, I trust that my fellow citizens of Philadelphia, will observe and evince especial care and anxiety in selecting members for their City Councils, and other agents: There are, however, some restrictions, which I consider it my duty to prescribe, and to be, amongst others, conditions on which my bequest for said college is made and to be enjoyed, namely: *first*, I enjoin and require, that, if, at the close of any year, the income of the fund devoted to the purposes of the said college shall be more than sufficient for the maintenance of the institution during that year, then the balance of the said income, after defraying such maintenance, shall be forthwith invested in good securities, thereafter to be and remain a part of the capital; but, in no event, shall any part of the said capital be sold, disposed of, or pledged, to meet the current expenses of the said institution, to which I devote the interest, income, and dividends thereof exclusively: *Secondly*, I enjoin and require, that *no ecclesiastic, missionary, or minister of any sect whatsoever, shall ever hold or exercise any station or duty whatever in the said college; nor shall any such person ever be admitted for any purpose, or as a visitor, within the premises appropriated to the purposes of the said college*:—. . . In making this restriction, I do not mean to cast any reflection upon any sect or person whatsoever; but, as there is such a multitude of sects, and such a diversity of opinion amongst them, I desire to keep the tender minds of the orphans, who are to derive advantage from this bequest, free from the excitements, which clashing doctrines and sectarian controversy are so apt to produce; My desire is, that all the instructors and teachers in the college shall take pains to instil into the minds of the scholars *the purest principles of morality*, so that, on their entrance into active life, they may, *from inclination and habit, evince benevolence towards their fellow creatures*, and a

*love of truth, sobriety and industry*, adopting at the same time such religious tenets as their *matured reason* may enable them to prefer.

. . . . . If the income, arising from that part of the said sum of two millions of dollars, remaining after the construction and furnishing of the college and out-buildings, shall, owing to the encrease of the number of orphans, applying for admission, or other cause, be inadequate to the construction of new buildings, or the maintenance and education of as many orphans as may apply for admission, then such further sum as may be necessary for the construction of new buildings and the maintenance and education of such further number of orphans, as can be maintained and instructed within such buildings as the said square of ground shall be adequate to, shall be taken from the final residuary fund herein-after expressly referred to for the purpose, comprehending the income of my real estate in the city and county of Philadelphia, and the dividends of my stock in the Schuylkill navigation company—my design and desire being, that the benefits of said institution shall be extended to as great a number of orphans as the limits of the said square and buildings therein can accommodate.

XXII. And as to the further sum of *five hundred thousand dollars*, part of the residue of my personal estate, in trust, to invest the same securely, and to keep the same so invested, and to apply the income thereof exclusively to the following purposes, that is to say:

1. To lay out, regulate, curb, light and pave a passage or street, on the east part of the city of Philadelphia, fronting the river Delaware, not less than twenty-one feet wide, and to be called *Delaware Avenue*, extending from South or Cedar street, all along the east part of Water street squares, and the west side of the logs, which form the heads of the docks, or thereabouts; and

to this intent to obtain such acts of Assembly, and to make such purchases or agreements, as will enable the Mayor Aldermen and citizens of Philadelphia to remove or pull down all the buildings, fences and obstructions, which may be in the way, and to prohibit all buildings, fences, or erections of any kind to the eastward of said avenue:—to fill up the heads of such of the docks as may not afford sufficient room for the said street;—to compel the owners of wharves to keep them clean and covered completely with gravel or other hard materials, and to be so levelled that water will not remain thereon after a shower of rain;—to completely clean and keep clean all the docks within the limits of the city, fronting on the Delaware;—and to pull down all platforms carried out, from the east part of the city over the river Delaware, on piles or pillars.

2. To pull down and remove all wooden buildings (as well those made of wood and other combustible materials, as those called brick-paned or frame buildings filled in with bricks) that are erected within the limits of the City of Philadelphia—and also to prohibit the erection of any such buildings within the said city's limits at any future time.

3. To regulate, widen, pave, and curb Water street, and to distribute the Schuylkill water therein upon the following plan that is to say, . . . . . that Water street be widened east and west from Vine street all the way to South street, in like manner as it is from the front of my dwelling to the front of my stores on the west side of Water street, and the regulation of the curbstones continued at the same distance from one another, as they are at present opposite to the said dwelling and stores, so that the regulation of the said street be not less than thirty-nine feet wide, and afford a large and convenient foot-way, clear of obstructions

and incumbrances of every nature, and the cellar doors on which, if any shall be permitted, not to extend from the buildings on to the foot-way more than four feet; the said width to be encreased gradually, as the fund shall permit, and as the capacity to remove impediments shall encrease, until there shall be a correct and permanent regulation of Water street on the principles above stated, so that it may run north and south as strait as possible: That the ten feet middle alleys, belonging to the public, and running from the centre of the east squares to Front street, all the way down across Water street to the river Delaware, be kept open and cleansed as city property, all the way from Vine to South street—that such part of each centre or middle alley as runs from Front to Water street be arched over with bricks or stone, in so strong a manner as to facilitate the building of plain and permanent stone steps and plat-forms, so that they may be washed and kept constantly clean: and that the continuance of the said alleys, from the east side of Water street be curbed all the way to the river Delaware and kept open forever— . . . . (I understand that those middle or centre alleys were left open in the first plan of the lots, on the east front of the city, which were granted from the east side of Front street to the river Delaware, and that each lot on said east front has contributed to make those alleys by giving a part of their ground in proportion to the size of each lot; those alleys were in the first instance, and still are, considered public property, intended for the convenience of the inhabitants residing in Front street to go down to the river for water and other purposes; but, owing to neglect or to some other cause, on the part of those, who have had the care of the city property, several encroachments have been made on them by individuals, by wholly occupying, or building over, them, or other-

wise, and in that way the inhabitants, more particularly those who reside in the neighbourhood, are deprived of the benefit of that wholesome air, which their opening and cleansing throughout would afford): That the iron pipes, in Water street, which, by being of smaller size than those in the other streets, and too near the surface of the ground, cause constant leaks, particularly in the winter season, which in many places render the street impassable, be taken up and replaced by pipes of the same size quality and dimensions in every respect, and laid down as deeply from the surface of the ground, as the iron pipes, which are laid in the main streets of the city: . . . . and as it respects pumps for Schuylkill water and fire-plugs in Water street, that one of each be fixed at the south-west corner of Vine and Water streets, and so running southward, one of each near the steps of the centre alley going up to Front street; one of each at the south-west corner of Sassafras and Water streets, one of each near the steps of the centre alley going up to Front street, and so on at every south-west corner of all the main streets and Water street, and of the centre alleys of every square, as far as South or Cedar street; and when the same shall have been completed, that all Water street shall be repaved by the best workmen in the most complete manner, with the best paving water-stones, after the height of the curbstones shall have been regulated throughout, as well as the ascent and descent of the street, in such manner as to conduct the Water through the main streets and the centre alleys to the river Delaware, as far as practicable; and whenever any part of the street shall want to be raised, to use nothing but good paving gravel for that purpose, so as to make the paving as permanent as possible: . . . . By all which improvements, it is my intention to place and maintain the section of the city above referred to in a

condition which will correspond better with the general cleanliness and appearance of the whole city, and be more consistent with the safety, health, and comfort of the citizens. And my mind and will are, that all the income, interest and dividends of the said capital sum of five hundred thousand dollars shall be yearly and every year expended upon the said objects, in the order in which I have stated them as closely as possible, and upon no other objects until those enumerated shall have been attained: and, when those objects shall have been accomplished, I authorise and direct the said The Mayor Aldermen and Citizens to apply such part of the income of the said capital sum of five hundred thousand dollars as they may think proper to the further improvement, from time to time, of the eastern or Delaware front of the city.

XXIII. I give and bequeath to the Commonwealth of Pennsylvania, the sum of *three hundred thousand dollars*, for the purposes of internal improvement by canal navigation, to be paid into the state treasury by my executors, as soon as such laws shall have been enacted by the constituted authorities of the said commonwealth as shall be necessary, and amply sufficient to carry into effect, or to enable the constituted authorities of the city of Philadelphia to carry into effect, the several improvements above specified; namely, 1. *laws*, to cause Delaware avenue, as above described, to be made, paved, curbed, and lighted; to cause the buildings, fences, and other obstructions now existing to be abated and removed; and to prohibit the creation of any such obstructions to the eastward of said Delaware avenue: 2. *laws*, to cause all wooden buildings as above described to be removed, and to prohibit their future erection within the limits of the city of Philadelphia: 3. *laws*, providing for the gradual widening, regulating,

paving, and curbing Water street, as hereinbefore described, and also for the repairing the middle alleys, and introducing the Schuylkill water, and pumps, as before specified—all which objects may, I persuade myself, be accomplished on principles at once just into relation to individuals, and highly beneficial to the public: the said sum, however, not to be paid, unless said laws be passed within one year after my decease.

XXIV. And as it regards *the remainder of said residue* of my personal estate, in trust, to invest the same in good securities, and in like manner to invest the interest and income thereof from time to time, so that the whole shall form a permanent fund; and to apply the income of the said fund:—

1. To the further improvement and maintenance of the aforesaid College, as directed in the last paragraph of the XXIst clause of this will:

2. To enable the Corporation of the City of Philadelphia to provide more effectually than they now do, for the security of the persons and property of the inhabitants of the said city, by a competent police, including a sufficient number of watchmen really suited to the purpose; and to this end, I recommend a division of the city, into watch districts or four parts, each under a proper head, and that at least two watchmen shall in each round or station patrol together.

3. To enable the said corporation to improve the city property, and the general appearance of the city itself; and, in effect to diminish the burden of taxation, now most oppressive especially on those, who are the least able to bear it:

To all which objects, the prosperity of the City, and the health and comfort of its inhabitants, I devote the said fund as aforesaid, and direct the income thereof to be applied yearly and every year for ever—after pro-

viding for the College as hereinbefore directed, as my primary object. But, if the said city shall knowingly and wilfully violate any of the conditions hereinbefore and hereinafter mentioned, then I give and bequeath the said remainder and accumulations to the Commonwealth of Pennsylvania, for the purposes of internal navigation, excepting however the rents issues and profits of my real estate in the City and County of Philadelphia, which shall forever be reserved and applied to maintain the aforesaid College, in the manner specified in the last paragraph of the XXIst clause of this will: And, if the Commonwealth of Pennsylvania shall fail to apply this or the preceding bequest to the purposes before mentioned, or shall apply any part thereof to any other use, or shall for the term of one year, from the time of my decease, fail or omit to pass the laws hereinbefore specified for promoting the improvement of the city of Philadelphia, then I give devise and bequeath the said remainder and accumulations (the rents aforesaid always excepted and reserved for the College as aforesaid) to the United States of America for the purposes of internal navigation and no other.

Provided, nevertheless, and I do hereby declare, that all the preceding bequests and devises of the residue of my estate to The Mayor Aldermen and Citizens of Philadelphia, are made upon the following express conditions, that is to say—*First*, That none of the monies, principal, interest, dividends, or rents, arising from the said residuary devise and bequest, shall at any time be applied to any other purpose or purposes whatever than those herein mentioned and appointed:—*Second*, that separate accounts, distinct from the other accounts of the corporation, shall be kept by the said Corporation, concerning the said devise, bequest, college and funds, and of the investment and application thereof; and that

a separate account or accounts of the same shall be kept in bank, not blended with any other account, so that it may at all times appear on examination by a committee of the legislature as hereinafter mentioned, that my intentions had been fully complied with:—*Third*, That the said corporation render a detailed account annually in duplicate to the legislature of the Commonwealth of Pennsylvania, at the commencement of the session, one copy for the senate, and the other for the house of representatives, concerning the said devised and bequeathed estate, and the investment and application of the same, and also a report in like manner of the state of the said College, and shall submit all their books papers and accounts touching the same, to a committee or committees of the legislature for examination, when the same shall be required:—*Fourth*, The said corporation shall also cause to be published in the month of January, annually, in two or more newspapers printed in the city of Philadelphia, a concise but plain account of the state of the trusts, devises, and bequests herein declared and made, comprehending the condition of the said college, the number of scholars, and other particulars needful to be publicly known, for the year next preceding the said month of January, annually.

XXV. And whereas I have executed an assignment in trust of my banking establishment, to take effect the day before my decease, to the intent that all the concerns thereof may be closed by themselves, without being blended with the concerns of my general estate, and the balance remaining to be paid over to my executors: Now, I do hereby direct my executors, hereinafter mentioned, not to interfere with the said trust in any way except to see that the same is faithfully executed, and to aid the execution thereof by all such acts and deeds as may be necessary and expedient to effec-

tuate the same, so that it may be speedily closed, and the balance paid over to my executors, to go, as in my will, into the residue of my estate: And I do hereby authorise direct and empower the said trustees from time to time, as the capital of the said bank shall be received, and shall not be wanted for the discharge of the debts due thereat, to invest the same in good securities in the names of my executors, and to hand over the same to them, to be disposed of according to this my will.

XXVI. Lastly—I do hereby nominate and appoint Timothy Paxson, Thomas P. Cope, Joseph Roberts, William J. Duane, and John A. Barclay . . . . . executors of this my last will and testament: I recommend to them to close the concerns of my estate as expeditiously as possible, and to see that my intentions in respect to the residue of my estate are and shall be strictly complied with: and I do hereby revoke all other wills by me heretofore made.

In witness, I, the said Stephen Girard have to this my last will and testament, contained in thirty-five pages, set my hand at the bottom of each page, and my hand and seal at the bottom of this page; the said will executed, from motives of prudence, in duplicate, this sixteenth day of February, in the year one thousand eight hundred and thirty.

STEPHEN GIRARD.      [Seal.]

Signed, sealed, published, and declared  
by the said Stephen Girard, as and for  
his last will and testament, in the  
presence of us, who have at his request  
hereunto subscribed our names as wit-  
nesses thereto in the presence of the  
said testator and of each other, Feb-  
ruary 16, 1830.

JOHN H. IRWIN,  
SAML ARTHUR,  
S. H. CARPENTER.

WHEREAS I, Stephen Girard, the testator named in the foregoing will and testament, dated the sixteenth day of February eighteen hundred and thirty, have, since the execution thereof, purchased several parcels and pieces of real estate, and have built sundry messuages, all which, as well as any real estate that I may hereafter purchase, it is my wish and intention to pass by the said will, now I do hereby republish the foregoing last will and testament dated February 16, 1830, and do confirm the same in all particulars: In witness, I the said Stephen Girard set my hand and seal hereunto the twenty-fifth day of December eighteen hundred and thirty.

STEPHEN GIRARD.      [Seal.]

Signed sealed published and declared  
by the said Stephen Girard as and for  
a re-publication of his last will and tes-  
tament in the presence of us, who at his  
request have hereunto subscribed our  
names as witnesses thereto in the pres-  
ence of the said testator and of each  
other, Dec<sup>r</sup> 25, 1830.

JOHN H. IRWIN,  
SAML ARTHUR,  
JNO. THOMSON.

WHEREAS I, Stephen Girard, the testator named in the foregoing will and testament, dated February 16, 1830, have, since the execution thereof, purchased several parcels and pieces of land and real estate, and have built sundry messuages, all which, as well as any real estate that I may hereafter purchase, it is my intention to pass by said will; and whereas, in particular, I have recently purchased from M<sup>r</sup> William Parker the mansion house, out-buildings, and forty-five acres and some perches of land, called Peel-Hall, on the Ridge Road in Penn Township, now I declare it to be my intention

and I direct that the orphan establishment, provided for in my said will, instead of being built as therein directed upon my square of ground between High and Chesnut and Eleventh and Twelfth streets in the city of Philadelphia, shall be built upon the estate so purchased from M<sup>r</sup> W. Parker, and I hereby devote the said estate to that purpose exclusively in the same manner as I had devoted the said square, hereby directing that all the improvements and arrangements for the said Orphan Establishment prescribed by my said will as to said square shall be made and executed upon the said estate, just as if I had in my will devoted the said estate to said purpose—consequently the said square of ground is to constitute and I declare it to be a part of the residue and remainder of my real and personal estate and given and devised for the same uses and purposes as are declared in section XX. of my will, it being my intention that the said square of ground shall be built upon and improved in such a manner as to secure a safe and permanent income for the purposes stated in said XXth section: In witness whereof I, the said Stephen Girard set my hand and seal hereunto the twentieth day of June eighteen hundred and thirty-one.

STEPHEN GIRARD.      [Seal.]

Signed sealed published and declared  
by the said Stephen Girard as and for  
a re-publication of his last will and  
testament and a further direction in  
relation to the real estate therein men- }  
tioned, in the presence of us who at his  
request have hereunto subscribed our  
names as witnesses thereto in the pres- }  
ence of the said testator and of each  
other, June 20, 1831.

S. H. CARPENTER,  
L. BARDIN,  
SAML ARTHUR.

Philadelphia, December 31st, 1831.—Then personally appeared Samuel Arthur and S. H. Carpenter, two of the witnesses to the foregoing Will and the second Codicil or republication thereof, and on their oaths did say that they were present, and did see and hear Stephen Girard, the testator in the said Will and second republication thereof named, sign, seal, publish and declare the same as and for his last Will and Testament, and republication thereof, and that at the doing thereof, he was of sound mind, memory and understanding, to the best of their knowledge and belief; and at the same time appeared Jno. Thomson, one of the witnesses to the first republication of said Will, and on his solemn affirmation did say that he was present, and did see and hear Stephen Girard, the testator in the first republication of said Will, named, sign, seal, publish, and declare the same as and for a republication of his last Will and Testament. And the said Samuel Arthur, another of the witnesses to said first republication of said Will, on his oath did further say, that he was present, and did hear and see Stephen Girard, the testator in the first republication of said Will, named, sign, seal, publish and declare the same as and for a republication of his last Will and Testament, and they both did say that at the doing thereof, he was of sound mind, memory and understanding, to the best of their knowledge and belief.

Coram,

J. HUMES, *Register.*

December 31, 1831.—Timothy Paxson and Thomas P. Cope, two of the Executors, affirmed, and Joseph Roberts, William J. Duane, and John A. Barclay, the other Executors, sworn, and letters testamentary granted unto them.

REPORT OF TREASURER OF COMMITTEE ON  
GIRARD STATUE.



REPORT  
OF THE  
TREASURER OF THE COMMITTEE ON  
GIRARD STATUE.

---

PHILADELPHIA, July 30, 1897.

TO THE COMMITTEE ON GIRARD STATUE:

GENTLEMEN,—As Treasurer of your Committee, I have the honor to report that I have received 757 contributions, amounting to \$13,159.68, classified as follows:

Number of Contributors.	Amounts.	Totals.
I . . . . .	\$1000.00	\$1000.00
I . . . . .	200.00	200.00
80 . . . . .	100.00	8000.00
16 . . . . .	50.00	800.00
I . . . . .	41.25	41.25
21 . . . . .	25.00	525.00
10 . . . . .	20.00	200.00
I . . . . .	18.75	18.75
I . . . . .	18.00	18.00
I . . . . .	15.75	15.75
I . . . . .	17.33	17.33
7 . . . . .	15.00	105.00
I . . . . .	11.65	11.65
76 . . . . .	10.00	760.00
I . . . . .	7.70	7.70
I . . . . .	7.30	7.30
I . . . . .	6.66	6.66
I . . . . .	6.14	6.14
I . . . . .	6.00	6.00
175 . . . . .	5.00	875.00
2 . . . . .	4.50	9.00
I . . . . .	4.25	4.25
2 . . . . .	4.00	8.00

Number of Contributors.	Amounts.	Totals.
I . . . . .	\$3.96	\$3.96
I . . . . .	3.77	3.77
2 . . . . .	3.50	7.00
I . . . . .	3.34	3.34
25 . . . . .	3.00	75.00
I . . . . .	2.75	2.75
II . . . . .	2.50	27.50
I . . . . .	2.29	2.29
102 . . . . .	2.00	204.00
I . . . . .	1.60	1.60
I . . . . .	1.58	1.58
I . . . . .	1.53	1.53
I . . . . .	1.20	1.20
I . . . . .	1.17	1.17
I . . . . .	1.15	1.15
I . . . . .	1.12	1.12
2 . . . . .	1.10	2.20
163 . . . . .	1.00	163.00
I . . . . .	.94	.94
I . . . . .	.90	.90
I . . . . .	.80	.80
30 . . . . .	.50	15.00
4 . . . . .	.25	1.00
I . . . . .	.10	.10
<u>757</u> . . . . .		<u>\$13,159.68</u>

Lists of the contributors, in alphabetical order, are appended, as follows:

Alumni of Girard College . . . . .	503
Officers, teachers, employees, and pupils* of Girard College . . . . .	142
Members and officials of the Board of Directors of City Trusts . . . . .	18
Contributors generally . . . . .	94
Total . . . . .	<u>757</u>

It is deemed inadvisable to print the amounts of the individual contributions.

The odd sums are the contributions of several Sections of the pupils in the College.

\* Each "Section" counting as one only.

The expenditures may be classified as follows:

1. Preliminary and to secure contributions:

For postage, printing, telegrams, etc. . . . .	\$136.52
" prizes for models . . . . .	500.00
	<u><u>\$636.52</u></u>

2. Statue and incidental expenses:

For statue, as per contract . . . . .	\$10,000.00
" copper tubes for records, etc. . . . .	15.00
" signs . . . . .	5.00
" expenses of committee to inspect work . . . . .	13.50
	<u><u>\$10,033.50</u></u>

3. Unveiling:

For publication work . . . . .	\$57.10
" rigging, music, horses, flags, etc. . . . .	412.00
" printing, postage, telegrams, etc. . . . .	362.82
	<u><u>\$831.92</u></u>

4. Publication and distribution of book:

For photographs . . . . .	\$35.00
" stenographer . . . . .	15.00
" printing and binding . . . . .	650.00
" mailing and expressing, etc. . . . .	100.00
" miscellaneous . . . . .	107.74
	<u><u>\$907.74</u></u>

Recapitulation:

Receipts . . . . .	\$13,159.68
Expenditures . . . . .	<u><u>12,409.68</u></u>
Balance, cash in bank . . . . .	<u><u>\$750.00</u></u>

When the book giving an account of the erection of the Statue is printed, it is suggested that a circular be issued advising of its distribution, and informing the subscribers in amounts of twenty dollars and over that the above balance will be distributed to them pro rata if, by a day to be named, they request such distribution, and that any balance remaining after that date be paid to

the Girard College Alumni association, to be used in paying the mortgage against their property at 1502 Poplar Street, Philadelphia.

Kindly appoint a committee to audit my accounts.

LOUIS WAGNER,  
*Treasurer.*

PHILADELPHIA, July 30, 1897.

This is to certify that we have audited the account of Louis Wagner as Treasurer of the Girard Statue Committee, that we have carefully examined the list of contributors and the bills and vouchers, and that we find the same correct.

LAWRENCE FARRELL,  
JOHN NOLEN,  
FREDERICK UNRATH,  
*Auditing Committee.*

LIST OF CONTRIBUTORS.



## LIST OF CONTRIBUTORS.

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### ALUMNI OF GIRARD COLLEGE.

Abel, Clarence B.	Bayes, James K.
Adams, Edward T.	Beans, William T. S.
Adshead, Charles H.	Beck, Anthony A.
Ahlum, Charles F.	Beckmann, Philip O.
Alexander, George.	Beers, Clarence B.
Alexander, W. Wallace.	Bell, Frank F.
Anderson, Benjamin F.	Bell, Robert M.
Anderson, David C.	Bender, Victor H.
Anderson, Harry E.	Benson, William R.
Anderson, Townsend C.	Bergmann, Frederick J.
Anderson, William D.	Blascheck, Joseph.
Andress, Samuel C.	Boas, Francis J.
Andrews, Augustus R.	Bogan, John E.
Angerman, Joseph E.	Bowen, John.
Arendt, Frank E.	Bowen, Robert R.
Armstrong, William M.	Bowers, John E.
Arnett, Lewis.	Bradley, Warren K.
Ash, John T.	Brehm, John P.
Atkinson, James F.	Brines, Frank R.
Bader, Charles E.	Brocklehurst, Harry.
Baer, Rev. Winfield S.	Brown, Alfred.
Baird, Joseph R.	Brown, Ernest H.
Baker, Blair H.	Brown, Samuel W.
Baker, Enoch T.	Brown, Thomas.
Barber, Joseph R.	Bryan, Frank C.
Barnes, C. Alonzo.	Bryans, William I.
Barnes, H. Albert.	Bubb, Henry D.
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Barr, James.	Burtneit, Clement L.
Bartels, Harry W.	Buschner, C. Robert.
Barton, Robert M.	Bussinger, Daniel W.
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Batdorf, Harry L.	Callan, Samuel.
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Bauer, Charles F.	Campbell, Charles L.

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Campbell, John T.	Dowdell, Thomas.
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Campbell, William H.	Downs, Alexander.
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Carton, William A. F.	Duffy, Rev. Joseph P.
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Clarke, Charles H.	Dunlap, Joseph.
Cleary, Daniel J.	Duren, William E.
Cocking, Charles H.	Dutton, John M.
Collins, John W.	Edwards, Edwin A.
Connor, John.	Eimerman, Charles H.
Craig, David S.	Elder, Alexander T.
Craig, Henry M.	Elder, John.
Craig, Horatio.	Ellenberger, George W.
Crispen, Anson L.	Ellenberger, William M.
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Cunningham, Ernest.	Erskine, Joseph B.
Cunningham, William L.	Erskine, Robert.
Dale, George W.	Evans, Charles.
Daub, William S.	Evans, William C.
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Davis, Hector.	Farley, James L.
Davis, John.	Farrell, Lawrence.
Davis, Samuel H.	Fayant, Francis V.
Dawes, Charles H.	Ferguson, Thomas W.
Deakyne, Irvin S.	Fey, Lawrence C.
Deal, Harry W.	Fey, William W.
Deal, Walter P.	Fick, John N.
DeBow, Theodore L.	Fink, Daniel.
DeBurlo, Frederick A.	Firth, Joseph, Jr.
Deery, John J.	Fisher, John A.
Devine, James.	Fleischman, Frederick W.
Devlin, John.	Flood, Thomas.
Dickes, Walter L.	Ford, Edwin M.
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Dimmick, Lewis J.	Forrest, Benjamin.
Dobbins, Rev. Frank S.	Forrest, Edwin.
Donahue, Benjamin.	Friend of the Alumni.
Donahue, Edward.	Friend of the Alumni.
Donahue, Thomas H.	Friend of the Alumni.
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Dougherty, Charles H.	Frowert, Charles G., M.D.

Furey, Edward R.	Hastings, Robert.
Gartmeier, John G.	Heiland, Charles.
Gates, William W.	Heiland, Louis.
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Gingland, Richard B.	Henry, William.
Githens, Harry W.	Henwood, Abraham.
Githens, Sherwood.	Henwood, Charles E.
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Graham, Samuel.	Hogan, John J.
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Harmer, Albert B.	Kalck, Nicholas A.
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Harrigan, Frank A.	Keck, Alexander J.
Harrigan, John.	Keck, Emil G.
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Stoy, Harry A.	Weiss, Oscar.
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Tegtmeier, Gustavus.	Wilson, William V.
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Terhune, Clarke S.	Wistar, George H.
Terhune, Robert S.	Wistar, Samuel.
Teufel, Herman A.	Wolfe, Jonathan A.
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Thompson, Charles B.	Wood, Thomas W.
Thompson, Robert J.	Woolman, Howard B.
Thompson, Samuel.	Work, A. Ashton.
Thompson, William G.	Wright, Andrew.
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Trappe, William H.	Zeller, William H.
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Twining, David R.	Ziegler, Stephen.
Unrath, Frederick.	Zwirner, Frederick.

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Anthony, Samuel.	Heritage, Marian B.
Baker, Clyde G.	Herring, John.
Bangert, Henry.	Holden, Warren, A.M.
Bartlett, Eva.	Hummel, Charles F.
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Becker, George J.	Jackson, Jane K.
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Braddock, Harriet.	Krickbaum, Mrs. Elizabeth.
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Brophy, Katharine H.	Lewis, Louis.
Building No. 7, Employees of.	Litch, Wilbur F., D.D.S.
Bullock, Margaretta P.	McBride, Mary.
Burnett, Bessie.	McDermott, James B.
Case, Adele C.	McDuffee, Elizabeth.
Cecil, William J.	Matron's Department, Employees of.
Chew, Sallie M.	Miller, Hessy R.
Coggeshall, Thellwell R.	Miller, Virginia.
Cox, Alice W.	Moran, Mrs. Mary.
Cummings, Robert K.	Morgan, Kate L.
Danenhour, Frank H.	Myer, Rudolph.
Dare, Lizzie C.	Noble, Mrs. Emma.
Davis, Charles E.	Overn, Charlotte E.
Doughty, Gillingham F.	Payne, Emily E.
Dudbridge, A. Davis.	Peeples, Nellie.
Earl, Mrs. Hannah E.	Peoples, Jane.
Edwards, Capt. Frank A., U. S. A.	Peoples, Mary.
Ekings, Elizabeth.	Perrins, Thomas.
Engineer's Dep't, Employees of.	Price, George W.
Evans, Herbert L.	Prime, Frederick, Ph.D.
Fels, John G. F.	Pupils of Section A.
Fetterolf, Adam H., LL.D.	" Section B.
Forst, John R., M.D.	" Section D.
Franklin, Mary.	" Section E.
Govers, Mary L.	" Section F.
Grove, Anna B.	" Section I.
Guiteras, Calixto, C.E.	" Section K.
Harley, John K., M.E.	" Section L.
Hay, Henry Hanby.	" Section M.
Helwig, George E.	" Section N.

Pupils of Section 14.	Silliman, Phœbe.
"    Section 15.	Simon, Mme. S. Anna.
"    Section 16.	Sithens, Richard B.
"    Section 17.	Smith, Lilian T.
"    Section 18.	Smith, W. Atlee.
"    Section 19.	Spiese, Mrs. Margaret A.
"    Section 20.	Stone, Mrs. Edith W.
"    Section 21.	Stubblebine, Raymond F.
"    Section 22.	Taylor, Herbert.
"    Section 23.	Thomas, N. Wiley, Ph.D.
"    Section 7-A.	Thompson, Mrs. Elizabeth B.
"    Section 7-B.	Thornily, Elizabeth.
"    Section 7-C.	Town, Emily P.
"    Section 7-D.	Tucker, Virginia B.
"    Section 7-E.	Uprichard, John.
"    Section 7-F.	Walker, Isaac P.
"    Section 7-G.	Walker, James N., A.M.
"    Section 7-H.	Ware, Mary D.
Ragotzky, Charlotte A.	Whitby, Sara H.
Rainier, Mrs. Annie H.	White, Mary.
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Redamar, Christian.	Williamson, Charles S.
Reese, Mrs. C.	Willis, C. Addison, M.E.
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Rupp, George P.	Winn, Thomas.
Sheldon, Winthrop D., A.M.	Wolf, Louise St. C.
Shenk, A. Tillie.	Wood, Townsend R.
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Shreve, Anna M.	Wylie, Margaret.

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Highley, Frank M.	Thompson, Heber S.
Kaercher, Samuel H.	Wagner, Emil C.

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Berger, Stephen C.	Ingram, Henry A.
Brooks, Lieut. Edwards C., U.S.A.	Ingram, William H.
Brush Electric Light Co.	Kendrick, George W., Jr.
Burnham, Williams & Co.	King, William & Co.
Byrne, Mrs. James J.	Kisterbock, John.
Clyde, William P. & Co.	Knickerbocker Ice Co.
Dando, Mrs. Albert.	Lawrence, Charles.
Disston, Hamilton.	Lehigh Valley Coal Co.
Dittman, H. F.	Lippincott Co., J. B.
Dobbins, Murrell.	McBane, Wallace A.
Doyle & Doak.	McCambridge & Co., Ltd.
Drexel, George W. C.	McClees, L. B. & Co.
Duffy, Mrs. Joseph P.	McManus, Patricius.
Ehret, Michael, Jr.	Mack, John M.
Elkins, George W.	Mucklé, M. R., Jr. & Co.
Elkins, William L., Jr.	Mundell, John & Co.
Elverson, James.	Neff, John A.
Filbert, Ludwig S., M.D.	Parke, William E., M.D.
Finance Co. of Penna.	Payne, George F. & Co.
Fischer, William G.	Philadelphia, City of.
Gill, William B.	Philadelphia Demokrat.
Girard, Mrs. Ellen E.	Porter, Charles A.
Girard, Fabricius.	Poth, Frederick A.
Girard, Linda M.	Reed's, Jacob, Sons.
Girard Life Insurance, Annuity & Trust Co.	Rey, Marie V.
Girard National Bank.	Rhodes, William.
Gray, William & Sons.	Ridey, John.
	Riebenack, Max.
	Roesch, Chas. & Sons.

Rorke, Allen B.	Thomson, Frank.
Rosengarten, Joseph G.	Wagner & Taylor.
Sailer & Stevenson.	Walker, Pancoast.
Seeds, Jacob J.	Wanamaker, John.
Shoemaker, Thomas B.	Wanamaker & Brown.
Singerly, William M.	Warburton, Barclay H.
Snellenburg, N. & Co.	Widener, George D.
Snyder, William.	Widener, P. A. B.
Stokley, William S.	William Penn Coal Co.
Strawbridge, Justus C.	Windrim, John T.
Swain, Charles M.	Wisler, I. H. & Son.
Third National Bank.	Wright, Tyndale & VanRoden.
Thomas, George C.	Zesinger, Harry R.









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